THE SATURDAY EVENING POST

An Illustrated Weekly Mag
Founded Aº Dº 1728 by Benj. Fr

JULY 31, 1909 FIVE C HE COPY

More Than
A Million
A Week
Circulation

THE CURTIS PUBLISHING COMPANY, PHILADELPHIA

To the

ORIENT

The short, quick and comfortable route is from Seattle to Yokohama following the warm Japan current. On your trip to Yokohama, Kobe, Nagasaki, Shanghai, Manila, Hong Kong, or the far east go on the luxurious

S. S. Minnesota

sailing from Seattle, September 18, 1909. Largest ship in Trans-Pacific service. Everything the best. Electric lights, telephones, laundry, suites with sitting room and bath. Hong Kong passengers go via Manila.
Send for folders describing trip.

Address any representative
Great Northern Ry., Northern Pacific Ry., or

Great Northern Steamship Co.

W. C. THORN, Traveling Pass'r Agt., 209 Adams St., CHICAGO
W. A. ROSS, Ass't Gen. Pass. Agt., SEATTLE
NEW YORK OFFICE, 379 or 319 Broadway
A. L. CRAIG, Gen. Passenger Agt., ST. PAUL

"ANSCO" FILM

for pictures of all kinds; all seasons; all places; all weather

IT doesn't make any difference where you see them—you can always depend on Ansco Film producing good pictures. If you're down in the tropics, tramping in the North woods, cruising, out in the open anywhere—take along Ansco Film. It matters not what film camera you have. The keeping qualities of Ansco Film are unsurpassed.

Ansco Film render faithfully, correct color values. They exhibit a Chromatic Balance—a true color ratio as effective as the actual colors. This is best shown when prints are made on Cyko Paper. Insist on Cyko prints if your developing and printing are done outside.

Ansco Film have great speed and latitude. You can get perfect detail in the shadows. They are free from imperfections. The spools always fit.

No gray, muddy negatives. No frilling with Ansco Film. They give soft, brilliant, transparent negatives. Exposure numbers always register. Non-curling. Fit any camera. Ansco Film make successful photography. Thousands prove this daily.

Independent dealers everywhere carry full line of Ansco Film, Cyko Paper, and pure, carefully prepared photographic chemicals. If other dealers will not supply you, do not blame them. An agreement with their manufacturer forbids them. Look for the ANSCO sign.

Ansco PHOTO SUPPLIES FILMS, CHEMICALS CYKO PAPER

YOURS FOR THE ASKING: A complete photographic library in two volumes, teaching the art of making prize winning pictures. Write for it, or ask your nearest dealer.

Ansco Company
Binghamton, N. Y.

Style in Every Line

Both styles of Trousers here shown have the "Nufangl" waist adjustment. Vents at the side seams, each fastened by two snap fasteners, permit six variations in girth measure. The "Nufangl" principle is the *only right one*—the only form of waist adjustment that will afford "all-round" *fit* and up-to-date *style* in every line. The two styles of

Present

"Nufangl"

Trousers

here illustrated are cut in conformity with 1909 Summer Fashions. The "Peg Top" on the left is still the smart thing with the younger set, while the "Conservative" on the right is more popular with professional and business men.

Leading clothiers have "Nufangl" Trousers in every style—"Peg Top," "Conservative," "Outing," etc. All weights and seasonable fabrics.

Prices $4 to $9

If not at yours, we will refer you to our agent in your town, or supply direct by EXPRESS PREPAID. Only waist and length measurements necessary. Write for samples of "Nufangl" fabrics, specifying style of trousers preferred. Enclose two cents to pay postage.

PRESENT & COMPANY,
592 Broadway, New York City.

"We Average $90 to $150 a Week"

E. C. Barnum, who is running an Aero Wagon vacuum cleaning outfit in Battle Creek, Mich., writes: "Under favorable conditions we can earn $30 to $40 a day. We average between $90 to $150 a week." Robert Wagner, another Aero Wagon owner in Fort Scott, Kan., writes that "There is no doubt that this business pays in a town of 5,000 to 10,000 inhabitants." We have many letters like these and have not heard of a single failure. So when we tell you that Aero Wagons earn $3,000 a year and more, *we base our statements on facts.* Why can't you do what so many others are doing?

It takes $10,000 to go into a store business that pays as well. The Aero Wagon costs only one-sixth to one-fourth as much.

Write to us today for our book, "The Money You Can Make With An Aero Wagon." We will tell you how to get business—how to

Keep Your Wagon Busy Every Work Day

Not only in Spring and Fall but all the year 'round. To clean thoroughly you must draw the dirt *outside* the house. The Aero has power enough to take out all the dirt and germs. You want to do the kind of work that brings repeat orders. We will supply you with advertising matter. We will give you exclusive territory. No one can compete with you.

We've also lead the world in installation of stationary plants. Aero Systems are installed in government buildings, hospitals, public buildings, etc., all over the United States. If you are interested in stationary plants, write for booklet "C," stating character, size of building and power available.

American Air Cleaning Co., 664 Enterprise St., Milwaukee, Wis.

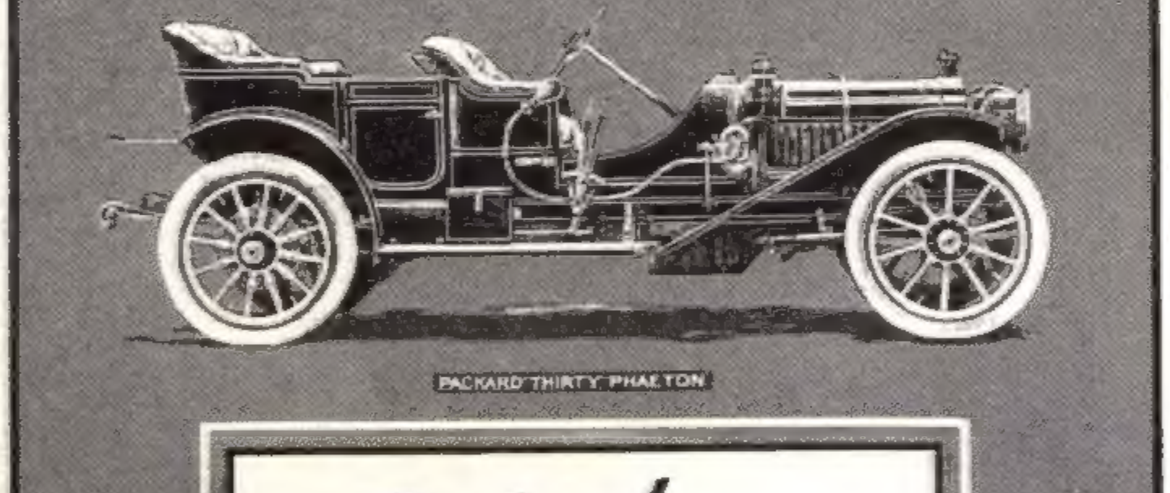
Red Cedar COLONIAL TREASURE CHEST

This chest is the most classic and elegant article of furniture ever produced by the arts and crafts in beautiful Red Cedar wood. It is severely simple in design, is solid, and massively bound with broad bands of heavily studded copper. Made throughout of fragrant, mountain-grown Southern Red Cedar. Absolutely moth, dust and damp proof, positively preserving woolens, plumes and furs, in their original condition, and is precisely the thing for wedding and birthday gifts. Shipped direct to home, freight prepaid, at low factory prices, with privilege of return without cost if unsatisfactory.

One of various styles and prices.

Write at once for catalog of numerous styles and prices.

PIEDMONT RED CEDAR CHEST CO., Dept. 27, Statesville, N. C.



PACKARD THIRTY PHAETON

Packard
MOTOR CARS
1910

"ASK THE MAN WHO OWNS ONE"

Packard Motor Car Company
Detroit, Michigan

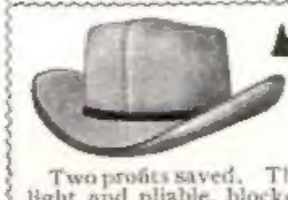
Pens that Write Right

Perfect penmanship—fine hair lines and even shading—is only possible when the pen is perfect. The smoothly rounded points, even temper, correct form and great elasticity of

Spencerian Steel Pens

makes every man's "hand" a good one. Absolutely right for every kind of writing. A sample card of 12 different kinds sent free for 6 cents postage.

Spencerian Pen Co.,
349 Broadway, New York.



A Genuine
PANAMA
Fit for a King
Express prepaid $4

Two profits saved. This Panama, closely woven, light and pliable, blocked and trimmed, all sizes, $10 value; prepaid for **$4**

We import direct through Galveston from South America. Order to-day, stating size. Satisfaction guaranteed.

HOUSTON HAT CO.
Panama Hat Kings
World's Largest Panama Hat Importers HOUSTON, TEXAS

STALL'S BOOKS

Belt the Globe. 8 Pure Books on Avoided Subjects—Unrivalled—20 Languages. Table of Contents free.

Young Boy	**Young Girl**
Young Man	**Young Woman**
Young Husband	**Young Wife**
Man of 45	**Woman of 45**

$1 each, post free. Vir Publishing Co,
144 Church Bldg., 15th and Race Streets, Philadelphia, Pa.

WHY NOT BE AN ARTIST?

Our graduates are filling **High Salaried Positions.** Good artists

EARN $25 TO $100 PER WEEK

and upwards, in **easy fascinating work.** Our courses of **Personal Home Instruction** by correspondence, are **complete, practical.** Eleven years' successful teaching. Expert instructors. **Competent workers helped to positions.** Write for **Handsome Art Book, Free.**

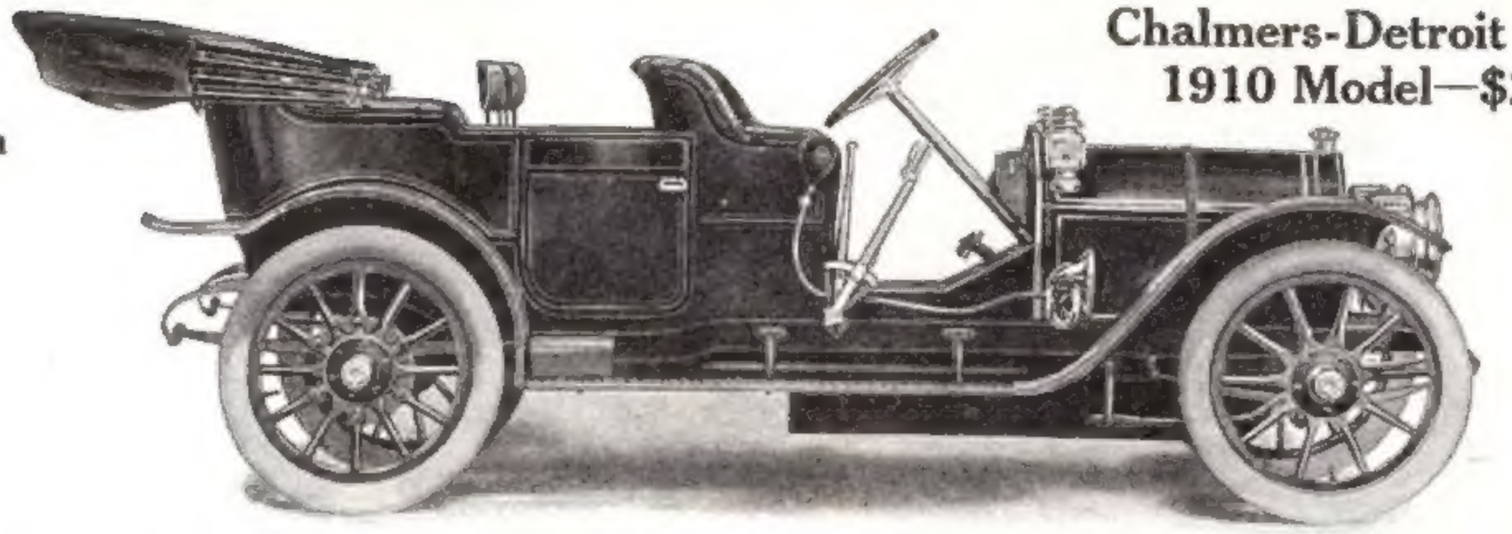
SCHOOL OF APPLIED ART (Founded 1898)
N. 46 Gallery Fine Arts, Battle Creek, Mich.

PATENTS SECURED OR OUR ATTORNEY FEE RETURNED

Send sketch for free search of Patent Office records. Our four guide books sent free. How to Obtain a Patent, Fortunes in Patents, Patents That Pay and What to Invent (containing list of inventions wanted) and prizes for inventions. Patents advertised free.

Victor J. Evans & Co., Washington, D.C. (Formerly Evans, Wilkens & Co.)

Made as
Touring Car
Pony Tonneau
Roadster



Chalmers-Detroit "Forty"
1910 Model—$2,750

This Car at $2,750 All That Any Price Can Buy

Here is all—save excessive power—which care or skill or cost can combine in a motor car. Our "Forty" is the utmost attainable.

The Chalmers-Detroit "Forty" is not the only satisfactory car.

In these days, there are several designers who seem to have come pretty close to perfection.

But no equal car sells at an equal price. None gives so much for the money.

And no other car, in official contests, has so well proved itself the all-round car.

Four Years' Record

This car was designed by Howard E. Coffin, after other cars had earned for him a reputation as one of the leading automobile designers of the country.

In it he combined the results of all his experience. So the car, from the start, took its place as a leader.

Never a mistake has been made in it. And the four years have brought out none but minor improvements.

In scores of contests—for speed, endurance and hill-climbing—the car has won against all of its rivals.

And we refer today to any man who ever owned our "Forty."

1910 Improvements

This season, by increasing our output, we have cut the making cost. And the saving all goes to buyers.

The Bosch magneto, the Prest-O-Lite gas tank and the new style gas lamps this season go free with it.

The wheel base is increased to 122 inches, giving room for seven passengers. The wheels are increased to 36 inches.

The car is now upholstered in hand-buffed leather. The new lines are exquisite. The finish no man can excel.

In size and appearance, as well as mechanically, the car is now equal to any car produced.

Minimum Profit

The Chalmers-Detroit cars are put out at a profit of nine per cent. Our output this season is 4,000 cars.

No other maker gives an equal value. No maker can ever give more.

Note what a car we give in our "30"—for $1,500. Then judge what our "Forty" must be.

Our extras are also sold at minimum profit. We fit our "Forty" with a Newport mohair top for $125. The regular price is $150. We supply the two extra seats in the tonneau for $75.

The Economical Car

This car is 40 h. p., A. L. A. M. rating. It has power enough for any road, for any hill, for any speed one wants.

Yet it lacks the excessive weight and power which multiply the cost of upkeep.

The car is immensely economical. The low cost of upkeep will be fairly amazing to those who know other cars. On the cars sold for the year ending June 1, owners paid us for repair parts only $2.44 per car.

All One Can Want

Any man can find in our Forty the utmost that he wants. All the finish, style and room that any car possesses. All the power one needs.

A higher price means a higher cost of upkeep, or a maker's excessive profit.

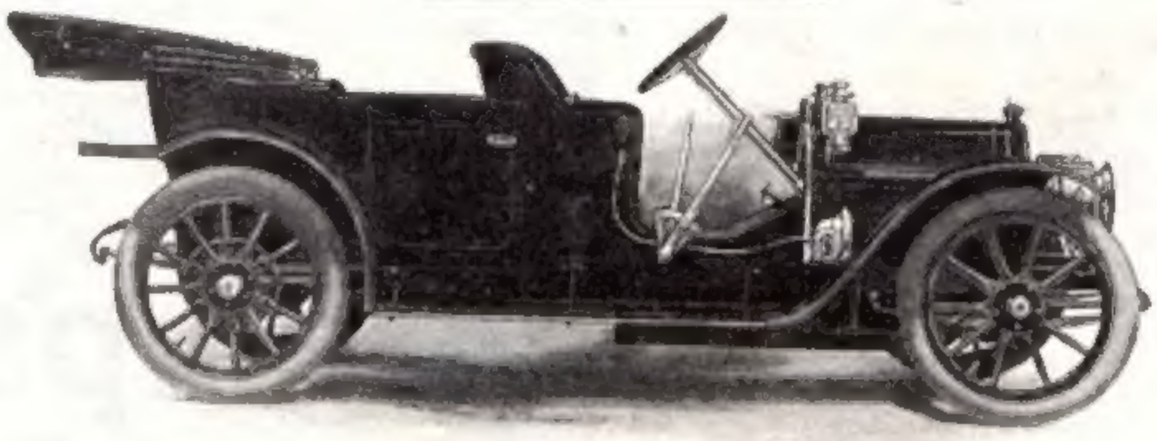
To pay less means to get less. For it is utterly impossible to sell cars at less profit.

This is the one car for those who want the utmost for the least that the utmost can cost.

Names of Owners

Please ask for our 1910 catalog. Let us send you the names of nearby owners. We will ask you to see them and to act on their advice.

Send the coupon today. The sooner you buy a 1910 model the more extra service you have from it before the calendar year begins.



Chalmers-Detroit "30"—1910 Model—$1500

Made in Touring Car, Pony Tonneau, Roadster, Limousine, Landaulet

Last spring we turned away orders for 800 of these cars—for $1,200,000—after our 1909 output was sold. That was the result when people awoke to what a car we sold for $1,500.

Now our 1910 models are out. And this is what we have done with the saving made by increasing our output.

The wheel base is increased to 115 inches, and the wheels to 34 inches.

The tonneau is larger and roomier, and the hood is correspondingly longer and higher. The engine has increased power.

The car is not bettered mechanically, for a year's use has not shown a way to do it. But the car has been given more attractive lines, more size and more room. It looks like a far more expensive car, but the price remains $1,500.

And, this season, we add a Bosch magneto, a Prest-O-Lite gas tank and two Atwood-Castle new style gas lamps—all for $100 extra. The regular price of these extras is $175.

We add a Lenox mohair top—a $125 top—for $75 extra. So this 1910 model, when fully equipped, costs less than the 1909.

This is the car that won the Indiana Trophy, when every rival, save one, was a more powerful, more costly car. That was a stock car race.

This is the car which made the path-finding trip from Denver to Mexico City, through oceans of sand.

This car has made endurance records such as no other car at any price ever made.

New Catalog Ready

Please send us this coupon for our 1910 catalog, showing all the improvements in both of these cars. Please send it today, for the 1910 models are now being delivered, and orders are filled in rotation.

Chalmers-Detroit Motor Co., S. E. P. 2
Detroit, Mich.

Mail your 1910 Catalog to

_____

_____

Chalmers-Detroit Motor Company, Detroit, Mich. U. S. A.

Members Association of Licensed Automobile Manufacturers

They'll All Be Glad

When you show your folks a dozen cans of Van Camp's; and say "No more home baking; no more soggy, broken beans," every face will smile.

Just as the loom has succeeded the spinning wheel, so must the steam oven succeed the dry—especially for beans.

To bake beans at home, and have them digestible, is utterly out of the question.

Four-fifths of the beans in your baking dish get a heat rarely over 100 degrees. And that isn't enough.

You know that it isn't. You know that home-baked beans are hard to digest—that they ferment and form gas.

It requires a fierce heat, applied for hours, to break up the bean granules so the digestive juices can act.

In our steam ovens we apply 245 degrees. And, by baking in small parcels, we apply that heat to each individual bean.

So Van Camp's don't ferment, don't form gas, don't form a tax on the stomach.

The baking is done by live steam. So the beans are not crisped, and the skins are not broken. Van Camp's always come to you—as all people like them—nutty, mealy and whole.

The tomato sauce is baked with them—baked into them. Thus you get a delicious blend.

If you have ever served a single can of Van Camp's, you know how your people like them.

And you know they digest—by the after-effects. There is no fermentation or gas.

Such beans form Nature's choicest food. They are 23 per cent nitrogenous—84 per cent nutriment.

They contain more food value than the choicest beef, yet they cost not a third as much.

Beans are our premier food, and our cheapest food, when baked so they all digest.

Then why not encourage your people to eat them—by serving the beans that they like?

And why not have them convenient—a dozen cans on hand—a dozen delicious meals ready to serve?

Every housewife living is bound to do this when she learns how much Van Camp's mean.

Van Camp's PORK AND BEANS

BAKED WITH TOMATO SAUCE

We could buy beans for one-fourth what we pay, and tomato sauce for one-fifth what ours costs. But the dish would be vastly inferior.

Don't judge Van Camp's by other brands, for there are all grades of steam-baked beans.

We use none but the choicest of Michigan beans—picked over by hand. Just the whitest and plumpest beans grown.

And we use none but whole, vine-ripened tomatoes—picked when the juice fairly sparkles.

Thus comes our superlative zest.

There is plenty of tomato sauce made from scraps cut in canning tomatoes. There are plenty of beans for makers to buy at a fraction of what we pay.

So it pays to be careful.

Van Camp's are so good that they far outsell all other brands together. If you once compare them with common beans, you will always insist on this brand.

Three sizes: 10, 15 and 20 cents per can

Van Camp Packing Company, *Established 1861* Indianapolis, Ind.

THE SATURDAY EVENING POST

Founded A°D° 1728 *by* Benj. Franklin

Published Weekly at 425 Arch Street by THE CURTIS PUBLISHING COMPANY

London: Hastings House, 10, Norfolk Street, Strand, W.C.

Entered as Second-Class Matter at the Post-Office Department, Ottawa, Canada

Volume 182 — PHILADELPHIA, JULY 31, 1909 — Number 5

Copyright, 1909, by THE CURTIS PUBLISHING COMPANY, in the United States and Great Britain.

Entered at the Philadelphia Post-Office as Second-Class Matter.

Adventures of a Hypochondriac

By SAMUEL G. BLYTHE

ILLUSTRATED BY GUSTAVUS C. WIDNEY

BOILING IT OUT

"HEY, Bill, ain't I cooked yet?" I asked rather tremulously, for I was afraid of Bill. Bill, who was airily attired in blue trunks and a pair of automobile goggles, poked me variously with an inquiring finger.

"Them legs is pretty well boiled," he announced, "but them there shoulders isn't done yet, by a long shot. I'll turn on a little more."

So he opened the hot spigot and turned on a flood of blistering ink, shoving it forward to the recalcitrant shoulders with long, graceful sweeps of his hand.

"But, Bill," I protested weakly as I felt my shoulders sizzle, "it's no use trying to do it all at once. I am coming in here again, you know. Why not just parboil me today and cook me to a turn tomorrow?"

Bill looked at me sternly. "Say," he said, pointing to a slip of paper that lay on a marble shelf above the bathtub, "you didn't know what was on that paper, did you? You didn't, or you wouldn't have give it to me. Well, sir, the doctor wrote on that paper what to do to you, and I'm going to do it. Turn over now and we'll see how that back is coming on."

I turned over. Bill had me cowed. If he had ordered me to stand on my head I would have tried. Possibly. I couldn't stand on my head, not having practiced that pastime for some years, but I would have tried, and would have occupied my mind with futile wonder why I didn't tear up the paper the doctor gave me and stroll in debonairly for a nice, cool bath.

Bill went away, first putting a towel wet with ice water on my head "to keep from cooking it," he said.

"Go on and cook it!" I yelled. "You can't hurt it. It's made of solid bone, anyhow, or I wouldn't be here."

"Aw, cheer up," soothed Bill. "Wait until I get to running it up to a hundred and ten."

I was lying with my chin on a canvas strap that stretched across the big bathtub at one end. The water was so impregnated with minerals it was impossible to remain on the bottom of the tub, so I floated near the top of it and thought of the fellow who hangs from the peak of the circus tent by his chin. At first a few drops of ice water trickled down on my neck and I put up my hands and tried to squeeze out some more of it, but it didn't work. By the time I thought of that the ice water was warm, like everything else.

I think I went to sleep for a minute, for I imagined I was a nice, plump missionary in the interior of Africa, who was working out his destiny by furnishing a stew for the untutored savages he came to tutor instead of to feed. I was wondering whether they would serve me with dumplings or plain boiled with capers, and was hoping fervently I should disagree with both host and guests, when Bill hit me a crack between the shoulders and peremptorily ordered: "Turn over!"

"Rats! Get In"

I turned. Bill had me in abject subjection. I was so afraid he would put on that horrible hot spigot again that I actually smiled a sort of a fricasseed smile and did some rather clever acting, I thought, to show how pleased I was to do anything he said.

"Now," said Bill, "we'll have a rub."

Well, we had it. That is, I had it, but Bill was in it, too. Bill didn't look like Sandow. I remember when I first came in and had not sunk to the level of being a slave to Bill I thought he was a clean-cut, good-looking young fellow, not much of a dresser, perhaps, although his blue trunks looked fresh and his goggles were nobby, but a sturdy young citizen, amenable to persuasion.

I was mistaken. Bill concealed beneath that fair exterior muscles of iron and a heart of flint. He began at my neck and rubbed down, up, criss-cross, in circles, in rhomboids, parallels, cubes and parallelopipedons. Bill unjointed my arms, laid them on the floor and used them for doormats while he kneaded my abdomen. Just as he had taken off my left leg and was whirling it around his head like an Indian club I gasped, hoping to make some conversation so he wouldn't unhook my other leg and leave me without a prop. "Do these baths have a tendency to reduce flesh?" I asked.

"Uh-huh," answered Bill, in a non-committal manner, jamming my left leg back into place and reaching for the right.

"I suppose," I observed, "that is right. Constant dropping, you remember, wears the hardest stone away. If you rub long enough you can rub some of it off, at any rate."

"Don't get gay," cautioned Bill. "A big, husky guy like you can stand a lot of this."

That was the tough part of it. Here was I, a sick man, and nobody on earth believed it, not even Bill, who, although he was in my employ, was clearly my master. One of the times when Nature slips a cog is when she allows a man to be sick, real sick; to have a whole raft of things the matter with him and not look it. This business of weighing more than two hundred pounds and looking like a truck horse while being an invalid isn't what it is cracked up to be. A sick man needs sympathy. When he is big as the rear end of a hack and has a complexion that indicates, falsely, of course, much vitality, he can get no commiseration. What he gets is the hoarse and heartless hoot.

Well, Bill was like all the rest. I had picked him out of a row of rubbers because he seemed to be a kind and sympathetic young man. I had misread him. Bill was an incarnation of the rack and wheel. Bill kind and sympathetic? Why, Bill didn't think I was sick at all.

After he had done his morning calisthenics with my arms and legs Bill rested a moment and wiped his face with a towel.

"Too much paunch," he said, poking a revered portion of my anatomy with a long forefinger. "We'll get some of that off."

"How?" I asked affrightedly.

"Oh," said Bill, "by massage."

"But, Bill," I protested, "it cost me a lot of money to get that."

"It ain't going to be very expensive to get it off," commented Bill.

So he began. Did you ever watch a woman kneading bread? Bill pursued the same tactics, and seemed to be in a hurry to get the batch to the oven.

"Say, Bill," I gurgled, "I know a better way than that."

"What?" asked Bill, incredulous.

"Why, just tear off a few handfuls; quicker, you know, and wouldn't hurt any more."

"Huh!" snorted Bill. "Turn over!"

The doctor had told me the early morning was the best time to take my bath, and I had acquiesced, thinking early in the morning meant about eight o'clock. He told me to throw a bathrobe over my pajamas and go into the bathhouse. Of course, I didn't sleep very well that first night, not more than eight hours—this insomnia is a frightful thing—and when that bell in my room began to jangle at six o'clock I thought there was a fire and rushed out. I saw a dozen bathrobed figures shuffling along.

"Is it a fire?" I asked of a large lady who wore a pink kimono and whose feet peeped out and in from beneath its gay folds, not exactly like mice—white cats would have been nearer.

"Iss vot a fire?" she returned.

"Why, this—those bells—so early in the morning, you know. Where is it?"

"Ach," she said with much scorn. "It is a fire not—noddings. It is badings—yes."

Then the bath man came around. "Your time, sir," he said.

And I went in. It was then I first met Bill, little thinking I was to be his punching-bag for three weeks. Bill escorted me to a compartment, walled with pinkish marble, where there was an enormous porcelain tub filled, I thought, with ink.

"Strip," he said, "and get in."

"In where?" I asked.

"In there," commanded Bill, pointing to the ink.

"But, my dear sir," I argued, "I am no blotting pad. I came here to bathe in these waters for my health, which, I assure you, is seriously impaired, not to dye myself. I am not going to join a minstrel troupe, and if I were I would use burnt cork. Nor do I have any ambition to ebonize myself so I can fight Jack Johnson without having the color line drawn on me. It is water I desire to bathe in—water, you understand, not tar."

"Rats!" said Bill. "Get in."

From that moment I knew I was in Bill's power. He had the Indian sign on me. Hastily shucking off my pajamas, lest he should reprimand me, I got in.

Did you ever happen to step out of a cool and comfortable world into the middle of Old Faithful in Yellowstone Park? Or did you ever drop casually from an airy perch on the side of a comparative glacier into a boiling lake? No? Well, there is something coming to you.

"It seems hot," I gibbered, as I let myself down an inch at a time.

"'Tain't so hot as it will be," comforted Bill. "Get in."

"I have been used to taking cold baths," I continued inanely, as if Bill cared anything about that.

"You'll be used to taking hot ones before you get through here," commented Bill grimly. "G'wan! Get in."

Presently I was in. "I suppose," I suggested tentatively, "after you cook your patrons you can them and send them to some place where meat is scarce. Don't you dare to send me to France, Bill. Don't you dare. They would serve me with sauce vinaigrette, and I detest sauce vinaigrette."

For reply Bill put a large, wet towel over my face and left. I could hear him in the next room, where he was cooking somebody else.

"How do you feel this morning?" I heard him ask my fellow-cookee.

"Rotten," came the reply.

"Is that so? How many baths have you had?"

"Fourteen."

"Oh, well, never mind that. You'll feel fine in a few days. You always feel worst after the fourteenth bath."

That's the truth, too. You feel worst after the fourteenth bath and after the tenth and the seventh and the fifth, or any other number that may correspond with the number of baths you have had, when you are asked. Curious, about those baths. The one you feel badly after is the exact one you, pathologically and of necessity, do feel badly after. And, say, just wait until you have been away from the place for a week or two. Then is when you will begin to realize the full benefits of it all. Not till then, you understand—until you get away. It sort of grows on you—they tell you.

"Got a doctor?" they asked me when I arrived.

I told them I had laid one in. Presently he arrived—the doctor.

"What's the matter with you?" the doctor asked, after he had taken a long look at me.

Now, there was my chance. I hadn't been able to convince anybody at home that anything was the matter with me, although I knew—positively knew—I was a sick man.

"Why," I began, "you see before you, Doctor, the wreck of what was once a giant physique."

"Fair chance of saving something out of it, I should say," put in the doctor in a tone that distinctly jarred on my nerves. "Go ahead."

"Well," I continued, "I am in bondage to that dread disease, rheumatism."

That, I thought, would hold him, but it didn't.

"Rheumatism, eh?" he inquired. "Where is it?"

"Well," I sparred, "I've got it, all right, but I can't state specifically where. It's general, you know."

"General, eh? In my experience, rheumatism is somewhat particular, instead of being general. However, you may be an exception. Tell me about it."

I rushed madly at it. "Sometimes," I said, "I feel it in my fingers and sometimes in my toes. Sometimes I get it in my knee and then again in my shoulders. Sort of a flitting rheumatism, I should say, a versatile, all-around rheumatism. The fact is, Doctor," and I said it very impressively, "I am sure I am troubled with uric acid."

"You don't say," exclaimed the doctor. "Uric acid, eh? Well, well. Had it long?"

Then I went at him. I hadn't been reading the medical books and the encyclopedias and the advertisements of the eliminants for nothing. I told him some things about my ailments that made him open his eyes.

"Fine," said the doctor. "How's your heart?"

I had been secretly worried about my heart. Not that it had bothered me any, but that it might. I was prepared to hear the worst when he put his ear to my chest and told me to take a long breath.

"Well?" I inquired with some agitation.

"Well?" repeated the doctor. "I should say it is well. One of the wellest hearts I ever listened to."

I own I was disappointed. I was sure something was the matter with my heart, but, probably, if he had used an instrument instead of his unassisted ear he would have detected a murmur, at least.

"Now," he said briskly, "you have come to the right place. If there is anything the matter with you this is the place to get it cured. Besides, it has been a dull summer up this way and we need the money. You take a course of twenty-one baths, and we will send you out of here looking and feeling like a laughing youth of twenty-four."

"Will it only take twenty-one baths?" I asked, for it seemed to me the doctor was making light of my case.

"Why, When I Came Here I was Brought in on a Stretcher"

"I guess twenty-one will do. If not, you can stay here and take baths all summer, if you want to."

"What must I do?"

"First thing," said the doctor, "is to get rid of this dreadful uric-acid trouble of yours. You have been eating pretty nearly everything you wanted, haven't you?"

I couldn't remember anything I had missed.

"All right," he continued. "We'll put you on a little diet. Now, you mustn't eat any beef, any veal, any pork, any ham, any game, any lamb—you can have a little boiled mutton, now and then"—boiled mutton! I groaned—my soul revolted at the thought of it—"and, possibly, a strip or two of bacon for breakfast, but not often. You must cut out all peas, beans and vegetables of that kind, and if you eat potatoes eat them baked. Most important of all, you must cut sugar out entirely—no sugar, not a grain. No desserts, no liquors of any kind, no pies, cakes or ice cream, and be sure to leave strawberries alone and bananas and tomatoes. That's all I think of just now."

"But, Doctor," I faltered, "what can I eat?"

"Why," he said, "let's see. You can eat broiled white fish and the white meat of chicken, and lettuce and spinach—only use lemon in your salad dressing instead of vinegar—and tripe. Tripe is fine."

"I should imagine a meal of tripe and spinach would be great," I commented with such sarcasm as I could master.

It was lost. "Go to it," he said. "Eat all you want."

"No strawberries?" I asked.

"Not a strawberry. Worst thing in the world."

"They had some fine ones at dinner tonight."

"You bet," he exclaimed enthusiastically. "We grow the finest berries in the universe up here. I have them three times a day. I'm going to have a big, old-fashioned shortcake for supper tonight."

"Hope you enjoy it," I wished, but I didn't. I hoped every berry would choke him. No strawberries!

"I'll send you in a couple of bottles of medicine—eliminants, you know—and you take them. Also, take plenty of exercise, keep out in the open air, take your baths regularly, go to bed for an hour after each bath and we'll kill that terrible rheumatism for you."

I heard him chuckling as he went down the hall.

Then I sat down to think it over. Here was a man, I argued, so inured to suffering that he did not properly appreciate the condition of a person, like myself, tortured by those terrible twinges—I could feel one in my big toe at that moment—those awful rheumatic pains—I wondered what it was made my arm hurt so—who dealt lightly with my most important malady. However, I would show him. I had made a study of rheumatism and the uric-acid diathesis, and I would prove to him before I left the place that I had everything that came under that head.

I went out on the porch. "Hello!" shouted a man sitting on a big rocking-chair. "What are you up here for?"

It was the Duke of Rochester, a friend of my boyhood days. "Oh," I said impressively, "rheumatism and all the rest of it—bad case—took this trip as a last resort. What's the matter with you?"

"Same thing," he said. "Couldn't walk when I came."

"Well," I observed, "you are not what might be called a fancy walker yet."

"Huh," he exclaimed. "I may be no Weston, but I'm a blamed sight better than I was, you take it from me. Come on over to the water place."

"Water place?"

"Sure. Part of the treatment is to drink plenty of water. Come on."

We went to the water place, and Izzy, the water man, brought out two large bottles.

"What is it?" I asked suspiciously.

"Spring water," the Duke of Rochester told me. "Get after it."

I drank a glass. "Here," said the Duke, "you must drink plenty of water."

"What is plenty?"

"Oh, seven or eight glasses. Go ahead."

Whereupon I drank seven glasses, and, as I walked back to the hotel I could hear the waves breaking in my interior as the water dashed violently from side to side.

There was a long row of sufferers on the porch, all talking about their symptoms. It is curious how rude and unfeeling rheumatics are. Those people wanted to talk of their own symptoms all the time, never thinking there were others who had symptoms themselves that might be discussed profitably. If you started, in the most modest way imaginable, to tell about your own big toe, a crass outsider was sure to break in with: "Pshaw, you don't call that anything, do you? Why, when I came here I was brought in on a stretcher. I had been in bed for a month. Why, my big toe looked like an eggplant, and I had pains all over me. The doctor said I had the worst case ——" And then he would drool along for half an hour with a detailed description of every pain he ever had, and you were compelled to listen when you knew the rest of the company would be much more edified if you told about your own infirmities.

Then, too, the newcomer is made to feel his place. "Have you ever been here before?" is the second question.

"No, this is my first trip."

"Is that so?" in a most surprised manner, and patronizing, too. "Why, I have been coming here every year for twenty years. I remember the old, original bathhouse."

That is the mark of distinction. To have bathed in the old, original bathhouse, with the wooden tubs, fixes one as a celebrity. Next to their symptoms they like to talk about that most, and if you never heard of the old, original bathhouse you are made to feel how utterly inconsequential and no-account you are.

"But," I asked for the first few days, "if this place cures rheumatism, why have you been coming for twenty years every year?"

Then you come in for some more patronizing. They explain, carefully, to you that you do not understand. The baths are so highly beneficial they come year after year. Presently, when I had asked my little question four or five times and had been patronized enough to suit my desires in that direction, a light broke on me.

I was talking to the man from Punxsutawney. "Yes," he said, "I have been coming twice a year for eleven years."

"And haven't been cured in all that time?"

"Cured!" he shouted. "Who in blazes wants to be cured? I am afraid they will cure me. You can bet I don't take any of their new discoveries in medicines or do anything but the old-fashioned things. I don't want to be cured. It gives me too good a chance to get away from home a few weeks twice a year."

The man with the bad case is very proud of it. He explains all about it at great length to all who will listen. And the woman—she will describe her symptoms to all comers. If nobody else will hear, she tells them to her waitress or rubber or to the hotel clerks who have to.

"Fact is," confided Bill to me one morning, "we hear so many of them tales of woe that they kind of go in one ear and out the other. Now, I ain't saying that a lot of people ain't justified in talking about what ails them, for some of them is in pretty bad shape when they light here. I have seen many a one of them brought into this bathhouse on a stretcher and be walking around in a week. They bring them in all twisted so they don't look like human folks and we get the kinks out of them. It's a terrible thing, so much suffering, and—say, who won the ball game yesterday?"

"So you believe in these waters?" I persisted.

"Believe in them?" yelled Bill. "I should say I do. I know what they can do. Say, friend, do you know how they discovered this water? Well, I'll tell you. They were drilling for salt or an artesian well or oil or something, and they got this water. They run it up into a tank. There was an old horse they used in trucking around that well—an old, bony, spavined horse. They used to tie that horse

underneath that tank so the water dripped down on the horse. Pretty soon they noticed the horse was beginning to get younger and friskier, and it wasn't long before they put that horse in a free-for-all trot at the county fair and won a hot race. That gave them the clue and they began bathing folks in the water. Say, it's the greatest ever."

"What became of the horse, Bill?" I asked.

"I dunno," Bill replied; "that was before my day, but I reckon some of the swells around here has got him yet, using him for a fancy roadster."

Now, Joe Casey, who rubs in Number Four, told me the same story, only he said it was the goat, so it is probably true. And, when you come to think of it, if a lot of these old chaps have been taking baths for thirty years and are still alive, there must be merit in it.

Anyhow, the Coal Magnate from Pittsburgh is a living example. He has been coming to the baths for sixteen years. "My dear friend," he said, "let me tell you something about this rheumatism business. When you get it you've got it. That's all there is to that. Come on down and have a Scotch highball."

"No," I replied, "the doctor says that sort of thing is barred. It is not good for rheumatism."

"My son," said the Coal Magnate from Pittsburgh, "everything on earth you want or like is good for rheumatism. When we find something that is bad for rheumatism we will be making progress. Until that time we get what relief we can and let it go at that."

And so we bathed, with newcomers constantly arriving and twenty-oners leaving, thus assuring all who would listen a new crop of symptom descriptions at any hour day or night during the perpetual porch clinic. There were always a few bridge games going and, now and then, a little poker. After a week it was natural to take on airs of familiarity with the procedures and to tell the newcomers what to do. Also, between breakfast and luncheon, when the trains arrived, there was the pleasant occupation of speculating on the newcomers, wondering what was the matter with them and how they got money enough to come.

One day a magnificent creature floated in and told the clerk she was a wealthy widow from Philadelphia. She ordered the best there was. This interested the Jack of Clubs, from Baltimore, who looked like that familiar picture and who had an interest in wealthy widows.

"Nothing in it," the Jack of Clubs announced on the following day to a group of symptomizers on the porch.

"In what?"

"In that woman's being a Philadelphia widow with a bundle of money."

"How do you know?"

"Why," said the Jack of Clubs, "I walked up to the bank and looked her up in Dun's and Bradstreet's."

Two men with a wagon-load of trunks arrived to break the placid current of affairs one afternoon. They said they had a large amount of old Sheffield plate they intended to place on exhibition in the hotel lobby and sell to the guests. After they secured permission they spread out a glittering array of salvers, teapots and all sorts of things, and waited for customers. Few came, for the prices were high.

That night a sign was put up over the plate announcing it had been seized by the sheriff and would be sold at auction by order of that official. Then there was excitement—a real sheriff's sale! The sheriff came and the attorneys, and the stuff was sold by one of the men who brought in the trunks, and who seemed to be a most expert auctioneer.

The people in the hotel bought eagerly, for the plate was good and the prices low. "I have here," said the auctioneer, "a set of six fine salvers, seven sheets of silver rolled on copper, with the old, original hall-mark, denoting its genuineness. The old English hall-mark, ladies and gentlemen, the castle, the crossed keys and the cat's head facing to the left telling of the period when it was made. Every piece here has its hall-mark. You can see them all."

"Hall-mark?" inquired the Man from Burlington. "What is? Who is this fellow Hall and where does he hang out?"

Pretty soon we found out how the scheme was worked. They had exhibited the silver at another hotel. When they left they gave a check for the bill, twenty-five dollars, to the hotel and stopped payment on the check. Naturally, the hotel took out an attachment and the

"I Would Beat it to a Beefsteak as Big as the Top of This Table"

sheriff served it. Wherefore, it was a genuine sheriff's sale, but after they satisfied the twenty-five-dollar debt and fees they kept along and sold seven thousand dollars' worth of plate, good plate, too, and no deception about it, but a smart scheme to stir interest in an auction among rheumatics.

Thus the days wore on, and, finally, Peaches came; Peaches—who has two millinery stores and who was named Peaches because he sells peach-basket hats, and nobody could remember his real name. Peaches had seventeen different things the matter with him, but, principally, he was nervous, oh, very nervous! He lost one hundred and twenty-seven dollars in a poker game one night and had the doctor with him until morning because he had heart failure.

When he had recovered Peaches sat in to get it back. He was doing well. The doctor, who stayed up all night with Peaches, dropped into the room to have a word with a patient, and Peaches said: "Hello, Doctor, how are you?"

"Very well."

"How much is that bill I owe you?"

"We'll attend to that later," the doctor replied.

"Why, no," persisted Peaches; "how much is it?"

"Fifteen dollars."

Peaches handed the doctor three yellow chips.

"What's this?" asked the doctor.

"Why," said Peaches, "that's fifteen dollars. Checks is money, ain't it?"

They came and went. Fat old ladies who waddled down to the baths in the morning, filling their bathrobes amply, and spry young ladies who flitted in to their ablutions in the sauciest kimonos. Stiff old men who toiled painfully along the halls, and brisk young men who larked their way through their treatments. They sat for hours on the porches telling what they had. They devastated the dining-room three times a day. Solemnly the procession went over and filled up on water and solemnly it sloshed back. When there was nothing else to do the fascinating subject of the Marooned Count was always a pleasant topic of discussion—the Marooned Count, who had been there eight months and showed no signs of leaving, getting, so the gossip went, a remittance of six hundred dollars a month, and attending strictly to his own business, which was, so far as could be observed, training his mustache up at the ends so it would look like the Emperor William's. People from the other hotels walked past and made cutting comments on the people at our hotel, and we walked past the other hotels and were just as cutting.

But we were best on the porches. "Why, say, you don't know anything about rheumatism. I had it so I couldn't sleep—couldn't sleep, I tell you. And I went all over the world and got no relief. And now, right here, next door to home, you might say, I find I am getting better. Funny, ain't it, how a person will try everything but what he can try without any trouble? Way of the world, I guess."

That was a good one. Whenever the conversation would lag there was always the story about the man who went to Carlsbad, or somewhere else, and the doctors there told him: "We can do nothing for you here. There is a place in America where you can be cured."

"Now, what do you think of that?" the narrator would always say. "What—do—you—think—of—that? Here I up and went to Carlsbad and they told me to come to a place right in my own back yard. Queer, ain't it, how people does them things?

"I had it good, too. Rheumatic gout, I guess. Always was a good liver. One morning I woke up with my big toe looking like a California plum. Hurt? Why, you don't know nothing about pain if you never had one of them toes. What you got, anyhow?"

Some of them had no faith in doctors, and some of them had doctors to see them twice a day; but all religiously took their baths. There is something about that black, smelly water that makes it seem like a curative property. It looks more impressive than drugs. Furthermore, it cures or relieves, which is the aim of it all.

At the end of my three weeks the doctor looked me over and said I was cured. I had been concealing that thought for a week. Every morning I had searched my anatomy for a pain and not a pain could I find. My toes wiggled perfectly. My fingers were supple. My knee-joints moved as if they were freshly lubricated every hour.

"I think," said the doctor, "owing to the miracle of our waters you are cured."

He smiled when he said that, and I could have strangled him. He never did take my case seriously, that doctor.

"How about the diet?" I asked him.

"Diet?" he replied absently. "Did I give you a diet?"

"Did—you—give—me—a—diet?" I repeated after him with fine scorn. "You have kept me living on anæmic chicken and spinach for three weeks!"

"And you did it?"

"Of course I did it."

"Well, well!" And he paused and looked out of the window. I could see his shoulders heaving. When he turned he was wiping his eyes with his handkerchief and said: "Do you know what I would do if I were you?"

"What would you do?"

"I would beat it to a beefsteak as big as the top of this table. Good-by. Good-by. See you next year."

And I said to Bill the last morning—said with regret, for I had grown very fond of Bill: "Bill, I guess I am pretty well straightened out now."

Bill paused in the pleasing occupation of beating the long roll on my chest with his fists. "Son," he said, "you wasn't very kinky when you first came in."

There it was again. Bill was like all the rest. He wouldn't understand.

"Ach, it is a Fire Not—Noddings. It is Budings—Yes"

Editor's Note—This is the first of a series of Adventures of a Hypochondriac. The second will appear in an early number.

The Letters of an Actress

ILLUSTRATED BY MAY WILSON PRESTON

My Politeness to My Unknown Correspondents Seems to Have Become Generally Known

I AM a star, a well-known star—not in the heavens, but in the theater. Very likely you have paid to see me play the heroine in many of our modern plays. And as I am really a successful star—being anonymous in this instance—I can't be accused of vanity. But I am cursed with letters from strangers, as all stars are, only, perhaps, I more so than some others, because, unfortunately for my own time and comfort, I have always considered that any letter carries with it the implied obligation of an answer. My politeness to my unknown correspondents seems to have become generally known among that strange tribe of people who regard a servant of the public as one to whom they need no introduction when writing letters.

Now, I am going to make some of my correspondence public in the hope that if readers realize how silly and inane and wearisome are the letters an actress receives they may be deterred from inundating us with tiresome epistles. Indeed, these notes really become, to me at least, an actual burden; for, according to the popularity of the play I happen to be appearing in, I receive from fifteen to thirty letters every day. Parenthetically, it is a curious fact that the amount of correspondence an actress receives is largely based on the kind of part she is playing. If the rôle she assumes is unsympathetic her correspondence diminishes materially. If she is playing an attractive, sympathetic heroine her mail is very much increased. This is because the average theatergoing public does not differentiate between the actress' personality and the personality of the rôle she plays. If you seem a noble heroine they write you many letters. If you seem a cat they don't. But as I always play the part of appealing heroines my daily batch of letters is nearer the thirty than the fifteen. Then, why not have a secretary? is the obvious question. Well, I've tried secretaries, but unfortunately none of mine exercised a discretion that coincided with my own. I like to see all the letters, for occasionally among the mass of appeals comes the one that rings true, a letter from a person whom it is a pleasure to befriend. And my secretaries didn't distinguish this difference. To them a begging letter was just a begging letter. Then, too, for me it is almost easier to write a letter and have it right than to tell some one else what to say, only later to find that the way she had expressed it was wrong. Perhaps, too, to be quite candid, the item of sheer feminine curiosity is not entirely lacking in my wish to read all my correspondence.

It has become an unbreakable habit to answer all my letters, and this is unusual among actresses. But not only do I sympathize with the apparent rudeness of others, I actually envy it. For this correspondence of a star is really very difficult to answer. It is different from everybody else's correspondence, I imagine. Millionaires get begging letters, but they don't get requests for autographed pictures. Rich women may have appeals for clothes, but they are not asked, I am certain, to buy hand-painted pictures of themselves on sofa cushions. Business men receive applications for positions, but they are not asked to meet some young girl to express an opinion as to whether or not she will make a good stenographer. Railroad presidents may be requested to give passes, but if they do they are not berated because the trains aren't better, faster or more comfortable.

An actress' correspondence parallels all this kind of thing and much more besides, for almost every day brings to a well-known woman of the stage some new form of insult, threat or appeal. Her correspondence is of a business nature, yet is social; it is impersonal and personal; it is funny and tragic; it is rarely clever, and almost always stupid; it is sane and it is idiotic; it is complimentary and it is insulting. And, finally, it is unceasing. It is hard to answer stupidity and rudeness with intelligence and politeness.

Roughly speaking, I should say that there are five grand divisions into which my letters could be pigeonholed—begging, insulting, from the stage-struck, from the matinée girl and from fools. And, you will say quickly, what about the far-famed "mash" notes? Curiously enough, it is my experience that the type of young idiot who usually writes that kind of silly effusion seldom indites his letters to the really-successful woman star. There seems to be some instinct that tells him a big actress chooses her own friends and associates in her own way and that he stands little chance of scraping an acquaintance by means of notes or violets or by standing on a corner with a pink boutonnière on his coat. It may be vanity that makes him want to avoid being ignored, or it may be intelligence that reveals to him the fact that no successful actress, whatever her personal foolish inclinations for an occasional silly lark, would so cheapen herself or risk her position as to notice his silly notes. Personally, knowing as I do the "masher's" mental quality, I think his attitude toward the actress who is a star is not a question of intelligence, because his type has no intelligence; it is just pure Heaven-sent instinct. My experience is that the "masher" seeks the girl in the small part, the chorus girl or the actress who is just beginning to succeed. He argues that his attentions may be a new experience to her, that they may flatter her. And it is only with the inexperienced or the merely common woman that he succeeds.

The most frequent type of letter I receive is that from the stage-struck young woman. Her letters run from the merely idiotic to the truly pathetic. One that is typical of this last follows:

Pardon the liberty I take in addressing you, but I have wanted to write you so long. I am a poor girl with an earnest desire to become an actress. I feel—oh, I am so sure I could be one. I think I have some talent. Could you help me? At present I am the sole support of my family, and if I only could be an actress I could support them in a much better way. Don't think I am just a "stage-struck girl," for I have had the idea for years and will never be satisfied until I have tried. Could you see me and tell me if there is any use of my taking up this career? I know you are very busy, but won't you *please* try and see me? I am not good-looking, but I am young (twenty-two) and full of enthusiasm, life and hope. If I could only write to you as I feel! Have read so much about you and have seen so many of your pictures, I thought I might appeal to you. I trust you will forgive the presumption. I go to business every day and work from eight until six o'clock, so, if you would be as kind to grant me an interview, will you make it after these hours, as I can't afford to take a day off?

In contrast to the foregoing is this from a self-confident amateur:

Several people who have seen your new play have told me how charming it is in every way except that the girl who sings the little song and does the dance isn't as good as she should be, and that they would like to see me in her part.

I don't want to appear conceited or anything of that kind, but I know that there is no one in New York who can dance the kind of dance you want as I can, so that is why I am taking the liberty of writing to ask if you would care to see me dance. I have several letters of introduction to theatrical managers, but have not presented them as my mother and father are so opposed to it. But your plays have always so much higher standing than the ordinary that I thought I would communicate with you. I don't want you to think I am just a "stage-struck girl"—in fact, I never learned to dance with that idea—but I know I can dance, so would like to do it.

If this interests you I would be glad to dance for you at any time at the Hotel ———, where I live with my mother and father.

Here is a letter from a town some two hundred miles from New York:

Perhaps I do wrong in thus writing you—one can do no more than state his case.

'Tis about a girl of talent—I know the word is overworked. If you knew her I believe you'd agree with me. I am trying to help her, but I can do so little—I can only try.

She has had theatrical experience, has temperament, a striking figure, pleasing features, is clean in mind and is in no way egotistical.

Could you find a place in your company for such a girl?

She needs help.

Her life has been a horrible nightmare.

Can you give her a chance?

Only a desire to do what I can to help a struggling, deserving girl impels me to be so bold as to address you thus informally.

What answer could I make? With no knowledge whatever of the girl's appearance or ability I could scarcely offer her an engagement. It is difficult enough to secure a satisfactory cast from professionals without descending to amateur ranks.

The wonderful naïveté of these young women is well indicated in the following:

Could you help me or give me advice how to act? I am very desirous of going on the stage. I believe I have the gift of elocution, am well educated and speak pure English. I do not ask for a leading rôle; I would start in any small part whatever.

It is absolutely necessary for me to earn my own living and this is the way I care for. To be perfectly candid, I am hard pressed and I know I should love the stage.

Here is another:

I am taking the liberty of writing to you and ask if you will take a few minutes of your valuable time to read my letter.

I hope you will not think I am presuming. Because of a different nature it is hard for me to write to you, but I do so want your advice if I may have it.

I am studying elocution and have a great desire for the stage. As an impersonator I have been very successful and especially with the "dramatic" selections. I am nineteen and I know it means years of work to climb the "ladder of art." I have, so far, sacrificed my life for my studies.

I will think very highly of your opinion, and if you so desire will keep our meeting a secret, so you need not fear of ever being troubled by any of my friends or acquaintances.

Next in quantity to the letters from the stage-struck come those from foolish people—letters which, unless one has actually read them at first hand, must sound absolutely incredible. For example, this—punctuation, grammar and all as it reached me:

Suppose you will think it a joke, but I have been working a good many years, and worked hard and the wages are very low, and my farther died over a year ago, my Mother had a large family, to take care of and the other night my sisters and I were talking about friends of ours, that have went on the stage who are making out fine one reason I write is because since I have been six years old I went to Kentucky and traveled all through the south with an invalid Aunt and meeting stage people at all the hotels and to take part in many of the shows. I always make a good night for the play because all the folks that knew me would all come. one company I took part in was ten nights in the bar room considered not such a good one hear but they also played Two Orphans East Lynn a different play for six nights when they wanted

If You Seem a Noble Heroine They Write You Many Letters

me to travel with them but my people would not like it for I was small to be earning my own living I always took part in all entertainments singing as southern people are great for keeping up with New Yorkers, they used to call me the New York midget They said once when I came to New York for a two weeks trip they would keep the play for I had so many coming to see such a little girl sing and act that I made a full houses for them and lots of money I dont mean to praise myself but it is not such poor policy when none of those people are hear to speak for me. I would not like tights to appear in as I think it vulgar sometimes there is a jolly part. girls I work with say I am witty and make a good actress for I love to see people happy and laugh and look always like Sunny Jim Dont think I am jollying you because I have read so much about what a good sensible woman you are and you look like an aunt of mine. I love very much down in New Orleans. I could like you your name is often spoken of as being good to children at charitable affairs but I am a Miss now over twenty.

The name I use on the stage is assumed, but frequently I receive notes from those whose real name is the same as my stage one, and they wonder if perhaps we are not of the same family. Occasionally, one of these letters hints at tragedy, as the following from some lonely, unrelated little person:

My dear unknown friend:

Reading the ——— Courier I seen the name Miss ——, and take a great interest in you.

I was born in New York City in 1891. When three years old I was adopted by nice people at ——— Ind. where I was raised and lived until October, 1907.

I don't know my father's or mother's first name or anything about my relatives, but, as my certificate states, my name is —— ———.

I have inquired at the sisters at the orphan's home and there answer was that I was brought to the orphan's home

I Know That There is No One in New York Who Can Dance the Kind of Dance You Want as I Can

when I was a very young infant by a nurse, and, as no inquiries were ever made concerning me, they knew nothing about my relatives.

I have tried to find out my Father's sirname but I could not. Perhaps they don't like for the orphans to know their relatives or perhaps it is not given in the record. I am now at ——— Ind. Would you please write to me, for I would be very thankfull to hear from you in regard to yourself and relatives. I hope we are related, perhaps if not you could write me the names and addresses of some of the ——— which may either be related to me or a trace of my relatives.

This sort of letter reminds me of the anecdote of a well-known sister star who once received a note signed by a man who had a family right to her stage name. He wrote that doubtless she would be surprised to learn that he was really her father, but he was (their names were the same!), and would she send him fifty dollars quick to support her fond parent in his old age. The star under her own name wrote back:

Dear Sir:

I cannot tell you how flattered I am that out of the whole world you should have chosen me for a daughter!

Yours very truly, —— ——

I dare say that throughout the country there are probably seventy-five or a hundred feminine members of the rising generation whose parents have handicapped them by naming them after me. A typical letter on this subject follows:

We named our youngest daughter (aged three, weight fortypounds)afteryou, and now that she is old enough to know who you are would greatly appreciate a large-size photograph, autographed, of yourself. We have an older daughter aged nineteen, who greatly needs clothes; so, if you have any old dresses you are through with, would be glad to have you send same to below address. Will gladly pay expressage. With love from your namesake. If you would like her picture will mail it.

When one is more or less in the public eye it is but natural that John Smith should remember you when you have long forgotten that John Smith ever existed. But John Smith can't quite understand that this remembrance isn't mutual:

Just a line to congratulate you on the successful issue of your play. You will doubtless remember that I was presented to you by the late Captain ———, U. S. Army, one evening behind the scenes, when you were playing in my city eight years ago, and I have been interested in your career since that occasion. Wishing you continued success and hoping to renew our friendship, I remain, etc.

For sheer silliness this is a good specimen:

I write to ask if you will be so kind as to send me two tickets for any performance. I could pay for the tickets, but the novelty of getting an invitation from such a distinguished actress as you is what I want. My home is in a small town in Canada and this is my first visit to New York. Although I am married I am a young woman of twenty-one, and I have not had many opportunities of seeing good plays. Just think what a souvenir it would be to take back to my little town! I could send you in return some souvenir postals from my home, which is very pretty, and other parts of Canada. I have many times seen your pictures and read of you in the magazines.

The blatant man applying for a position is a frequent correspondent:

I have a theory that in the final analysis of any successful business the success or money in that business came from the ability of the man or woman. You have felt at times the inclination to repose a trust in a certain man for a certain mission or duty, yet you refrained from so doing, or have done so with some misgivings, because your confidence in that man did not justify any such spontaneous or carefree action.

I am that man you have felt the need of often, if you will pardon my lack of modesty for the assertion. Should I not fully realize in the broadest possible sense my promises and your expectations, or rather excel them in unordinary zeal to your interests, your decision will determine whether my future career will be linked with your interests or not, and I shall regard your decision as inexorable and affecting all compensation to me.

I am aggressive and determined by nature, of good judgment and business tact. I have my credentials, two willing hands directed by a clear brain, and I stand on my own feet without press notices.

The matinée girl is not by any means an extinct species. In fact, she seems to be multiplying, and you may find her on Wednesdays and Saturdays at five o'clock at the stage door from which her ideal actress is soon to emerge. Her crowding and her pushing and her staring would be regarded as extremely impertinent if it were not that her youth and enthusiasm and heart-whole admiration make us indulgent. And while we say we think matinée girls' notes are foolish and silly, I wonder if we really wouldn't very much miss them if they suddenly ceased to appear?

If you are really human—and I am human—you can't help a litt'e sneaking liking for the writer of a letter like this:

May I please have your autograph? I suppose millions of admiring schoolgirls ask this same question hundreds of times a day, but it is only because they all love and admire you, and really you can't blame them for that, can you?

I haven't seen you in your present play as yet, but I am going to, this Saturday matinée. I have been waiting to get the first row in the orchestra, but that seems to be an impossibility, so I am going to take the best I can. I am crazy to have your autograph and would love it always. With much love I am, Affectionately, ——

And it isn't always an "admiring schoolgirl" who is the matinée girl. Witness this letter:

Do you mind if I tell you how I adore you in your new play? No, I am not a "gushing schoolgirl" but a mature matron, in proof of which I inclose my face. But I did so enjoy your play last evening and wished to be one of the many to tender congratulations. Some time I hope the Fates will smile on me that I may meet you. With congratulations and good wishes.

I am Nineteen and I Know it Means Years of Work to Climb the "Ladder of Art"

The phrase, "I adore you," is constantly reiterated and is common to almost all the letters from "sweet seventeen":

Darling Miss ——:

I adore you. I have seen you and your play twice and each time I have hoped that one of your sweet smiles was just for me. Would you mind autographing the inclosed picture? I would treasure it always. I am coming again soon to see your play. If I sit in a box will you smile at me? Please do.

That young woman probably thinks me extremely rude and unappreciative never to have answered her note; but, as a matter of fact, she complimented my intelligence, as I really could not guess her address. Nor could I smile at her the night she sat in a box. Fortunately for my finances it was an every-night occurrence for people to sit in boxes.

Of course, no leading actress' mail is complete without letters from the amateur writer of plays. And what a pestiferous bore he or she is. One irate gentleman, in offering his play, made the following comment on his ability:

My work has been offered to theatrical people many years for production. That I am the victim of a criminal conspiracy to rob me of a career as a playwright there is no longer any doubt. I will apply to you for an investigation of my claims. First, the authenticity of my property; second, the many proofs I can give to substantiate my claim as the superior of all writing in stage technique.

That no actress has anything to do except to read bad plays is evidently the opinion of this author:

I sent you a play a week ago and have since heard nothing. I *know* my play is a great play, and if you don't read it you will miss the opportunity of your life. I will call at the theater tomorrow matinée and if you have not yet read the play will take same away. I cannot waste my time.

Here is a fair description of the kind of play these dramatists ask you to read:

I am a young girl and I have just written a play which I'd love to have placed. I heard so much about your acting that I thought I'd write and ask you if you would mind looking it over. It is a four-act drama, containing comedy, plot and love. The events in the play take place in Vermont and Paris. If it please you to want to see the manuscript, please let me know.

Usually the unproduced playwright wishes to sit you in a corner and read his play aloud. That is a form of boredom to which I will never submit. When I wrote to the woman who sent the letter just quoted, saying that I could not hear her play, but would ask her to submit the manuscript, she replied:

The only way in which you can see the play referred to is by going through the manuscript with me.

Also kindly stamp your next letter. I hate to be obliged to hunt through the entire apartment for two cents, because the postman has no change, can't take a stamp, so he says, and finally have to let him have the change on hand and trust to his remembering to ring my bell and hand me the change later.

(Continued on Page 23)

If You Seem a Cat, They Don't

"Oh, You Must be Prepared for Everything!" This Veteran Merchant Exclaimed. "The Man of Business Who Does Not Plan for Possible Insolvency is Only Half a Merchant"

The Policy of the House

PREPARING FOR HARD TIMES

By James H. Collins

ILLUSTRATED BY J. J. GOULD

WHEN the ruined perfumer in that best of business novels, César Birotteau, went to shrewd old Uncle Pillerault for counsel as to ways out of the bad box he had got into, Uncle Pillerault surprised César by saying that he himself had often thought out the moves he should make if placed in similar difficulties.

"Oh, you must be prepared for everything!" this veteran merchant exclaimed. "The man of business who does not plan for possible insolvency is like a general who has not arranged his movements in case of defeat—he is only half a merchant."

Sweet are the uses of adversity. In business of every description disaster teaches more than success, and some of the most memorable lessons are learned from the disasters that never happen, or from those which befall the other fellow.

When the panic came in 1907 five manufacturing houses led in a certain industry. For several years all had been expanding, making money in brisk competition. A month after the panic there were only four, because one had failed. A year later there were only three, because another had voluntarily ceased business. At the close of blue old 1908 two out of the remaining three had just managed to pull through by rigid retrenchment. With deficits instead of profits, and reduced working forces, they were quite exhausted, yet able to hold on for the returning tide of activity, provided it was not many months off.

The fifth house, however, made a satisfactory profit during even that sad year, being in position to turn out attractive goods and to get business that others could not go after as aggressively in dull times. It settled certain internal troubles rising chiefly from growth, worked out important economies, strengthened its working force with the pick of employees let out by competitors. Today, with the returning tide, it is vigorous, and has a long lead over competitors.

Three of these manufacturers were men old enough to have been through previous panics. The one who failed was an elderly fellow who remembered '93 very well indeed and had heard his father talk of '73. Yet he went on the crest of the prosperity wave with all sails spread, maintained the country had grown so enormously that we could never see another catastrophe, and was taken full aback.

The manufacturer who got through so skillfully, on the contrary, was a youngster working his way through college in 1893, and had no panic experience. He got through with a good head and the ordinary safeguards available in protecting a business against disaster.

Silver-Lined Panic Clouds

SOME time before storm clouds gathered his plant had been brought to a point where three hundred operatives were employed and volume of output was such that even with twenty per cent shrinkage it would have paid dividends. By borrowing a hundred thousand dollars on reasonable terms he could have enlarged it, employing five hundred people, and have found a ready market for the increased production. But these goods are semi-luxuries. Not everybody can get along without them, yet in hard times a good many people would certainly do so. In a period of depression, after such enlargement, he might find his market shrunk, a burdensome force of operatives, heavy fixed charges and a debt. It was a debt of this sort that swamped the competitor who had believed we would never have any more panics, for the latter borrowed money to build more plant to turn out cheap goods for the most fickle demand.

This younger manufacturer resisted the temptation to enlarge and went in for efficiency instead of size. His operating force was strengthened with picked people, his equipment improved, and he began making goods which would appeal to the very cream of the trade, thus getting the demand most likely to stand by him in depression. Another competitor, deluded by the easy demand for goods in piping prosperity, let his sales force run to seed. This manufacturer kept his in fine trim, however, even if there were weeks when the only use he had for a salesman was to send him around apologizing for slow deliveries. It took a topnotch salesman to do that, he said.

With this sort of organization, and his financial house in order, the panic and depression were weathered easily. Competitors had magnificent fair-weather organizations. But his organization was adapted to bad weather as well.

Neither panics nor hard times are unmixed evils. A period of depression, for instance, offers excellent opportunities for launching a new business, and likewise often relieves the small, well-managed concern of a few large, ill-managed competitors.

Bancroft, the bookseller-historian, opened his establishment at San Francisco in 1852, when the California gold output was failing, and times were exceedingly gloomy. Veterans said there was no trade for old houses, much less new ones. Business had touched rock bottom. But Bancroft found bottom as good a place as any to lay his foundation. Hard times led to careful trading. He bought only what he could surely sell, and sold only to men who would surely pay. Thrift kept expenses down, and capital was cheap for those who could put it to work legitimately.

Largely as the outcome of this frugal beginning, the Bancroft business had extended, some years later, all over the Pacific Coast, as well as to Mexico and the Orient. Then hard times came again, following the railroad boom. As the railroad had come nearer people learned to think of it in connection with the millennium, and boomed San Francisco accordingly, the town being platted for three million population, and lots sold ten miles off. When the railroad finally came and failed to make everybody rich immediately, every one wanted to sell. Soon everybody was down to hard pan again. Bancroft says that the task of carrying his broadly-extended business, with its many departments and subordinates, through this latter period of depression was infinitely harder than the task of launching the business during a similar period sixteen years before.

One of the best safeguards against hard times is so to manage a business that it can turn some advantage in lean years as well as fat.

Many of our industrial trusts, for example, make money in a falling market by purchasing their own bonds. To pay sixty dollars today for an obligation that will mature at one hundred, saving interest on this obligation as well, is mighty neat business. The American Tobacco Company makes a practice of buying its own bonds when they fall to a certain quotation. The United States Steel Corporation was likewise buying in its own bonds a month after the recent panic, not only getting them off the market, but turning them over for stock to control its chief competitor.

Some corporations provide a surplus for this purpose. Others get the capital by retrenchment and economy, and thus make money in two ways.

Panics and depressions are the proverbial rainy days. The one way for business to provide against them is precisely that open to the individual—namely, by setting aside a nest-egg. This nest-egg may be a surplus of money, an easily-negotiable investment upon which to borrow, or even sound credit. American business is coming more and more into the practice of providing definite rainy-day funds, sometimes out of net profits, again a percentage of labor costs or other expenses, now ten per cent, and again less. It is one thing to provide a margin for emergencies, however, and another properly to put it away.

An Object-Lesson in Finance

DURING the panic two young men with a prosperous business in an Eastern city found themselves tied hand and foot in a day and thrown on the mercy of other houses, because their whole surplus was tied up in a bank that suspended. For several years they had been making money. Twenty thousand dollars accumulated on checking balance at the one bank through which they did business. When the storm broke they were not worried, with this margin behind them. They believed in the bank, and would never have attempted to change their financial arrangements during a crisis.

Their bank was forced to close its doors. It was perfectly solvent; indeed, it has since resumed business. Yet with one-fifth of their capital lying there in hard money, these men were forced to go about among creditors and beg for their commercial lives. Only honorable dealings in the past and well-chosen connections saved the business.

A canny Dutch uncle, living in retirement in their home town out West, hurried East to help them, as well as to look after the safety of capital he had invested in the enterprise when they started. His counsel, credit and some advances did much to keep them going without sacrifice of important projects. When their "Uncle Pillerault" had put matters fairly straight he took the boys out to lunch and gave them a sound scolding for having so much money idle, for having it in one bank, for not using some of it to make more money in their business, and for not owning bonds or other securities upon which cash can be raised in emergencies.

Another instance of a misplaced surplus is that of a rural telephone company in the West, serving eleven hundred subscribers. Its stockholders were right around home, and had been very active in its management. Every year a percentage of earnings was set aside, and the stockholders felt that the company was being conducted in a thoroughly safe and conservative way. But this money all went into new plant, on the theory that the best course was to put it back into the business, earning more profits.

Weather brings a peculiar element of risk in this industry. Last winter a severe sleet storm brought down a good deal of that company's equipment, entailing loss that had to be met instantly by expenditure for new materials and repairs. Having no cash reserve, it was necessary

He Devoted Time to Hunting Out Impossible Risks and Covering Them With Special Policies

to borrow several thousand dollars. To take care of this loan, rates to each subscriber were raised several dollars a year. The unhappy nature of such a proceeding will be obvious to any one who has confronted his customers with as sudden and drastic an increase in prices.

Perhaps the worst mischief in this whole question of emergencies rises from a general disposition to regard many forms of business trouble as uncontrollable. As a matter of fact, there is hardly any such thing in business as uncontrollable disaster—trouble coming unexpectedly out of the blue sky like a lightning flash.

An expert in business administration, investigating many different sorts of business and putting their various houses in order, places fire and similar risks in an uncontrollable class. But he also maintains that these risks are very small.

"If your factory burns down tonight," he says, "that is not a small affair, of course. But the chance that it will burn down is small, provided reasonable safeguards are used. Cost of fire insurance is small as a factor in the making or handling of goods. It is as small as depreciation. Men like to say 'depreciation.' It makes a mouthful, and they estimate that it costs one dollar and thirty-seven cents. But in actually making or handling goods, depreciation forms a ratio so tiny as hardly to be figured. On the same principle the cost of providing against all the uncontrollable risks, like fire, through proper insurance, is almost negligible."

Business emergencies not only can be controlled, but also there is often a profit in the very means taken to guard against controllable disaster.

During the summer of 1906, in piping good times, the wholesale merchants of a certain Western city were borrowing large sums of money on their notes, marketing the latter through commercial-paper brokers. The money realized was invested in more merchandise. Demand from the trade and the consumer was almost voracious. Drygoods were taken in unheard-of quantities, and these merchants made handsome profits on their legitimate transactions. But apart from regular profits there was a sort of unearned increment. With prices steadily rising, goods bought at Eastern mills for a dollar might have a mill value of one dollar and ten cents by the time they arrived at these wholesalers' warehouses. So, apart from straight mercantile transactions, they were speculating on the bull side of drygoods prices with borrowed money.

Money for this purpose was obtained, not through their local banks, but on notes sold in distant cities through commercial-paper brokers who make a specialty of such business. This method gives a merchant more capital than his local banks might, perhaps, be in position to advance, and at the same time distributes his notes so that he need not be pressed for payment of the whole loan in emergency, as might happen where one bank carried his single note. The loan, of course, is based on sound credit, and this way of raising money is perfectly proper, and is now followed by large merchants and manufacturers.

A Cautious Merchant's Chance

ONE of the leading commercial-paper houses in the East saw these merchants marketing notes through its own competitors, and thought it well to make an impression on them in the interest of future business. This particular house has a widespread national organization of representatives. It is able to market such merchants' notes quickly and quietly. Moreover, it carries its service further by gathering commercial news and advising clients.

This house saw cloudlets coming up on the commercial horizon. It sent a representative to advise those merchants to stop borrowing money and buying for the rise, clear out stocks, and prepare for a fall in prices and a money stringency.

Now, few men care to listen to that sort of talk in sunny weather when it hasn't rained within the memory of man. The wholesalers disregarded the counsel and resented it, in apprehension that even a suggestion of this nature might disturb the Utopian conditions. They went on merrily, borrowing and buying.

All but one man. He slept on the counsel, took thought of the phenomenal prices then prevailing, saw that they could hardly go much higher, and began to haul in sail. Quietly selling off stocks, he took up his notes.

When the panic came this merchant's shelves were clear, he had money in the bank, and for several months he made profits off his competitors' losses. For their shelves were heaped high with drygoods bought at the top of the market. When prices fell they had to sell at a loss. This merchant who had cleaned up his shelves bought goods from them below what they had paid for them, and sold them to his customers at legitimate profits.

The setting aside of a percentage of profits from business for the purchase of bonds is a growing practice in American

Their "Uncle Pillerault" Took the Boys Out to Lunch and Gave Them a Sound Scolding

business, and a most commendable one where such reserve fund is invested in proper securities. Bond houses open a regular banking account with customers of that sort, accepting monthly deposits as forwarded, ranging from several hundred dollars a month upward, and investing the accumulations in bonds from time to time. A similar service is performed by any bank or trust company. The securities bought are selected for stability and ready-market ability. They yield from three to four per cent on the investment, as a rule, and can either be sold in emergency or deposited as collateral for a loan. Where ten per cent of net profits is diverted in this way the reserve soon becomes not merely an emergency fund, but it also can be drawn upon for more ordinary needs of a business. And it has other advantages.

Two young men established a small business with their savings. Instead of dividing profits at the end of each year, they settled upon nominal drawing accounts, to be paid out like salaries to themselves, the amount being just enough to cover personal and household expenses. All profits over and above were put partly into the business and partly into bonds, the latter forming a reserve of which each was a half owner. In a few years this reserve had grown to a comfortable fortune for both of them. It stood as a strong war chest for troubled times. It gave any ready money needed for extraordinary development of the business. It represented the partners' personal savings out of the business, whereas had profits been divided between them each year in the customary way, neither might have saved anything.

Another interesting form of reserve is that maintained by one of the minor industrial trusts as insurance against a fall in prices of its own products. Goods take some time in process, and after several years of great prosperity, what with rising prices of materials and labor, the company might be caught in a falling market with goods that could not be sold for as much as it had actually cost to manufacture them. To meet this possibility a special insurance fund, equal to more than twenty per cent of the value of goods ordinarily in process, has been set apart, and from this in a falling market losses would be made good

Bonds are an approved form of investment for reserves of this character because in a crisis, when well chosen, they are actually more dependable than money in a bank. The bank holding a business man's cash reserve may be in such difficulties that, though there need be no fear whatever of safety, he might well hesitate to press for payment. Good bonds, however, are the equivalent of money in any bank.

Much has been said in depreciation of life insurance as an investment, yet our recent stringency again demonstrated the value of life policies in business trouble. Many a business man with money tied up at a bank, or in outstanding bills, found relief by borrowing on his insurance policies. Never before in the history of the insurance companies, it is said, was there so free a use of the borrowing privileges. In certain cases policyholders got money from the companies at five per cent, bought sound securities in Wall Street while prices were demoralized, sold these securities a year later at advances of fifty to one hundred per cent, and repaid the insurance loans, clearing large profits. The demand for loans on policies was so heavy that some insurance officials believe it will be necessary to provide a safeguard like the sixty-day-notice clause which protects savings-banks—at least on large loans for speculative purposes. As the situation stands now money is secured on demand by policyholders at five per cent, while the insurance companies may be compelled to sacrifice securities at a loss in a stringency. In other words, they may be impairing good assets to provide money at five per cent for a policyholder who wants to lend it at ten.

In safeguarding against fire and similar disaster there are two main considerations to be taken into account—the insurance which will cover losses, and the interruption of business which will follow destruction of the plant.

Facts to Know About Insurance

INSURANCE can be placed in ways that will facilitate settlement. Companies pay on facts proving losses. The nature of a business may be such that, though it is possible to prove loss on machinery at once and secure settlement, the loss in stocks of goods carried might entail longer negotiation. So it is wisdom to cover different items by separate policies in order that settlement for machinery may give funds immediately, leaving other losses for more leisurely negotiation.

Competent advice on the technical placing of insurance is always worth taking. The other day a New York hotel had a two-hundred-dollar blaze, and though the loss was quickly adjusted its four million dollars of insurance was placed in such a complex way that more than fifty different companies drew separate drafts in payment, the largest sum being twelve dollars, and some of the companies paying a dollar and a quarter apiece. Under a different distribution such a loss would perhaps be covered by a single policy.

The Unhappy Nature of Such a Proceeding Will be Obvious to Any One Who Has Confronted His Customers With as Sudden and Drastic an Increase in Prices

Another safeguard worth what it costs is a systematic survey of plant made solely to furnish proof in case of fire or other physical loss. This work is done by experts who make a specialty of it, drawing blueprints, taking a complete inventory of everything, and assembling proofs in the form acceptable to insurance adjusters.

Insurance in business is useful up to the point where it becomes a mania, after which its value may well be doubtful.

A New York concern lost a fine old conservative accountant by death not long ago, and on going over its records the new accountant found that his predecessor had been a thorough crank on the subject of insurance. Like a man with a fear of germs, going about with disinfectants, he devoted time to hunting out impossible risks and covering them with special policies. The sidewalk in front of the premises being slightly sloping he had taken out

(Concluded on Page 32)

THE PERSONAL TRACER

By Edward Hungerford

ILLUSTRATED BY ALLEN TRUE

JIMMIE COLGAN represented a parlor carpet. Back of that there rests a story which goes far before the time when he attached his distinguished personal services to Consolidated Traction.

Some time in the eighties, when they were putting the Washington Avenue cable tracks up through Tremont Heights the workmen reached a point directly opposite the modest home of Mrs. P. Colgan, Jimmie's mother. The progress of the cable-road construction had not been a billowy path of ease to its promoters. Suits for damages followed one upon another until, after a time, there began to be fears for the credit of the slender enterprise. It paid claims for this and that and the other until the treasurer of the company begged the workmen to use a little more care. It would be a shame to go bankrupt from damage claims before they had moved a car

Matters had reached that pass when the fine dust from the track trench was driven into the widow Colgan's parlor one dry June day. She had had the window open to air out the room and permit the sun to brows upon her bright-green Brussels carpet -new and just put down by the men from the installment house. Perhaps Mrs. Colgan used bad judgment in opening her windows on such a day, perhaps she had simply followed the keen acumen of some of her neighbors, but certain it was that at the end of the day the newness was all gone from the bright-green Brussels carpet and she was reduced to despair and tears—a state of mind that was being assuaged by her lawyer, Mr. Kilgour.

"Niver ye mind a bit," Mr. Kilgour comforted her. "There've been folks further down the av'noo that have been worst annoyed than you by thim dagoes, and they've been greased."

"Greased?" inquired the widow, wiping her tears away with the corner of her apron.

"The railroad comp'ny's did the square thing by them," explained the lawyer. "They can't afford to be hindered now. They've got a time franchise, an' if the tracks ain't out to the city line by Thoorsday, the first of August, they lose that franchise. I guess," there was a gleam of triumph in the lawyer's eye, "they won't want to risk no injunction."

Bad Knee or No Knee, He Got Across the Floor

So it came to pass that the matter of Mrs. Colgan's parlor carpet was carefully nursed. The widow had a gentleman friend who set type on a morning newspaper, and the very morning after she had spoken to him about her ruined carpet that paper printed a long piece all about the new railroad and about her—a nicely-worded piece about how a widow lady in a humble but neat little cottage was suffering an injustice at the hands of a great corporation, and how she might be sued for damages in the bargain by the installment house that had sold the carpet. She sniffed a bit as she read of her own troubles. Then she dried her eyes, for there was a knock at the door and she knew that Mr. Kilgour was back to tell her how matters were going.

But it was not Mr. Kilgour, after all; just a nice-looking, nice-mannered young man from the railroad company. Mrs. Colgan had never believed that a wicked corporation could be represented by so nice a young man—and so polite, too. The young man had called to see about the carpet, and Mrs. Colgan had almost confessed that it cost thirty-two dollars—four dollars down, balance at four dollars a week—when Mr. Kilgour burst into the room. Mr. Kilgour was both alarmed and excited when he found the young man from the cable-road in Mrs. Colgan's parlor

"Oi'd think that if ye let me have for——" Mrs. Colgan had forty dollars in her mind as balm; Mrs. Kittridge, down the next block, had received thirty-five dollars, and her carpet had been down three years and seven months. Kilgour gasped and interrupted her.

"Four hundred dollars is our claim," he said loftily. The young man expostulated, but Mr. Kilgour held firm. Mrs. Colgan, her breath taken away, simply sat mopping her eyes and gazing gloomily upon the carpet. The young man put his wallet back into his pocket—he had been fingering a roll of bills—and said that he would have to go downtown and talk with the officers of the railroad

After he had gone Mrs. Colgan's tears dried quickly. She beamed upon Mr. Kilgour and secretly canonized him. Four hundred dollars! It was a fortune, and little three-year-old Jimmie should go to college. She beamed less when Mr. Kilgour told her that he would take half of the four hundred dollars as his fee. She put him out of her house, but he replied through the protection of the screen door that, as her attorney, he knew his rights.

Down at the railroad's offices the men who were building the Washington Avenue line regarded young John Woodward's request for four hundred dollars to settle the widow Colgan's claim as preposterous. That was one of the days when a four-hundred-dollar check presented against the company would have thrown it into bankruptcy. They asked him to keep the widow Colgan staved off for a few days. He replied that she was going to have that four hundred dollars or sue out an injunction by night. Then they told him to go up and see her, jolly her along and stave off the injunction.

When John Woodward returned to the Colgan cottage the widow had her small offspring out on the doorstep, sunning him. She likewise had implements of warfare, a hoe and a poker, handy in case that thief of a Kilgour should show up.

But to the young man from the railroad she showed only courtesy. He had such good manners and was such a handsome, well-set-up fellow. He had the same jolly smile in his eyes that Pat used to have. When he praised little Jimmie the widow smiled quite boldly upon him. She liked him the better all the while, and when he spoke of settling the claim with her then and there she jumped at the opportunity. This was where she would keep that Kilgour from those unlawful two hundred dollars.

Alas for Mrs. Colgan's closely-hoarded little account down in the savings-bank! That four hundred dollars was never to be paid. Instead, the suave young gentleman who came from the railroad company made her a different sort of a proposition. Little Jimmie was to have a position with the railroad company. He was to have a position to be held as long as he willed. That sounded good to the widow. Jimmie never out of a job, as Pat had often been! She thought more of her boy than ever she might think of any sum of money. So, when all was said and done, Mrs. Colgan signed some businesslike-looking documents with red seals, like a will, and the Italians were free to place the tracks in front of her house without fear of further interference.

The young man placed his copy of the paper with a lot of other papers, all bound together in red tape, in a big metal box, and there it was destined to remain, half forgotten, while baby Jimmie grew into the boy Jimmie Colgan. In all those years many things happened. The cable-road was finished and began to grow old. It ceased its existence as one corporation, became another, still another, and finally just a part of the great traction monopoly that ruled Tremont. John Woodward continued to be a diplomat. After many years he became general counsel of Consolidated Traction. The years sweep on, and they bring many changes; they bring gray hairs to heads that still are young and sorrows into hearts that are youthful. They take familiar faces away here and there and everywhere. They bring the babies of yesterday into the men of today.

A young man found his way past all the barriers into the private office of Jim Connaughton, the general manager of Consolidated Traction, and, disregarding all the etiquette of that sacred place, stood before the boss without removing his hat.

"I've come for my job," he said with a keen economy of words.

The general manager nearly exploded.

"Take off your hat!" he shouted. "This ain't a stable."

The young man—he was really not more than a boy—slowly removed his cap.

"I'm ready to go to work," he said stolidly.

"What," yelled Jim Connaughton, "do you think this is an employment agency?"

The boy reached into an inner pocket and from it pulled forth a yellowed legal document. He opened it slowly, and permitted the general manager to read it with his finger holding the corner. He did not propose to let Consolidated Traction steal his birthright.

There it was in plain black and white—the agreement by which the Washington Avenue Improved Cable Railroad Company, and all its successors and assigns, bound itself, in return for a release of all claims held against it by Bridget Colgan, relict of P. Colgan, deceased, from the beginning of the world to the date of execution of the document, to give employment to her issue, James Colgan, from his eighteenth birthday until such time as he might voluntarily quit its service. Jim Connaughton read the contract slowly. There was no mistaking it. Perhaps it was not the worst contract that Consolidated had inherited from the weak-kneed old Washington Avenue property. He took his glasses from his nose and glanced sharply at the boy.

"Well?" he said absently.

"I'm reporting for the job. Tomorrow's my birthday. I've got a letter from Father Hare that says so."

But Connaughton did not take the letter. He kept looking at the boy. He certainly was not a good-looking boy, nor in any way prepossessing. He was undersized and the lines of his face were heavy, not at all boyish. There was a scar healing under one eye and his dirty fists were doubled.

"Fond of boxing?" finally asked the general manager.

Young Colgan's eyes sparkled

"I could be a professional if the old lady'd let me. I guess I licked about every one at the parochial, and after that I started in at the public. If she'd stand for it I'd go on in a bout down at the old Academy, and ——"

"That'll do," interrupted the general manager. "I understood that you were a fighter. Well, James"—Connaughton cleared his throat—"we haven't much use for fighters here. We've too many of them already. What we want are a few gentlemen for a change."

"Don't I get the job?" persisted Colgan. There was no denying that contract, with John Woodward's name signed across the bottom of it. The general manager groaned when he thought of Consolidated Traction already waterlogged with inefficient help. They were about to ask for some valuable new franchises and a city election was close at hand. So the cheery gang of freebooters who held the political fortunes of Tremont in the hollow of their hands were making the best of the sunshine and

placing their heelers all over the property. Cars were smashing into trucks and automobiles, damage claims were piling high, and the big road would pay a high price in the end for its new rights

"I'm ready today," urged Jimmy Colgan.

"I'll give you your job," the general manager said to him.

In the ordinary course of the routine Jimmie started work as office-boy down at the general offices. His mother, with memories of continual escapades at school begged him to turn a new leaf at the beginning of his business career. He replied by telling her that he had a lifetime tenure of office with Consolidated Traction didn't his contract say so?

When the office-boys in the superintendent's offices began to initiate him Jimmie showed them his contract and explained how it had come about. Then they decided to call him "Parlor-Carpet Jimmie." Fifteen minutes afterward they had changed their minds and the initiation was indefinitely postponed. There was an autocrat among them and they came secretly to hate him. They plotted his downfall, and by-and-by they accomplished it. Some one had blackguarded an eminent citizen who was complaining over the telephone of the incivility of a conductor, and when the eminent citizen came down in person to complain of the second outrage it was easy enough to fix the blame on Jimmie Colgan. He was already known as a fighter.

Maxfield, the superintendent's chief clerk, knew nothing of the contract and proceeded to discharge Jimmie forthwith. No less a hand than that of the general manager stayed him. Jimmie could not be fired. But there was another thing that might happen—he could be transferred. So they sent him out to the East State Street barns to take a turn as switch-boy, and Jimmie Colgan caught his breath. He began to think.

Consolidated Traction might not be able to fire him, but there was nothing in his contract that kept them from giving him any job they might see fit. It was a lot different and less pleasant out at East State Street than it had been at general offices. For one thing, the hours were longer; and for another, it was far more fun being downtown, where a fellow could get out on errands and see the scores and the store windows, than to be stuck off in the grimy car-barns on the inner rim of nowhere. It was pleasanter to be an office-boy, sitting on a bench outside of the super's office, with opportunities for "sassing" callers and for the perusal of light literature, than to be throwing switches with a heavy iron from dawn to dark.

"I fixed your life-sentence man," laughed Maxfield to the general manager, when they chanced to meet in the elevator. "I've got him on a twelve-hour trick, tickling the switch-points out at State Street. He won't like that long."

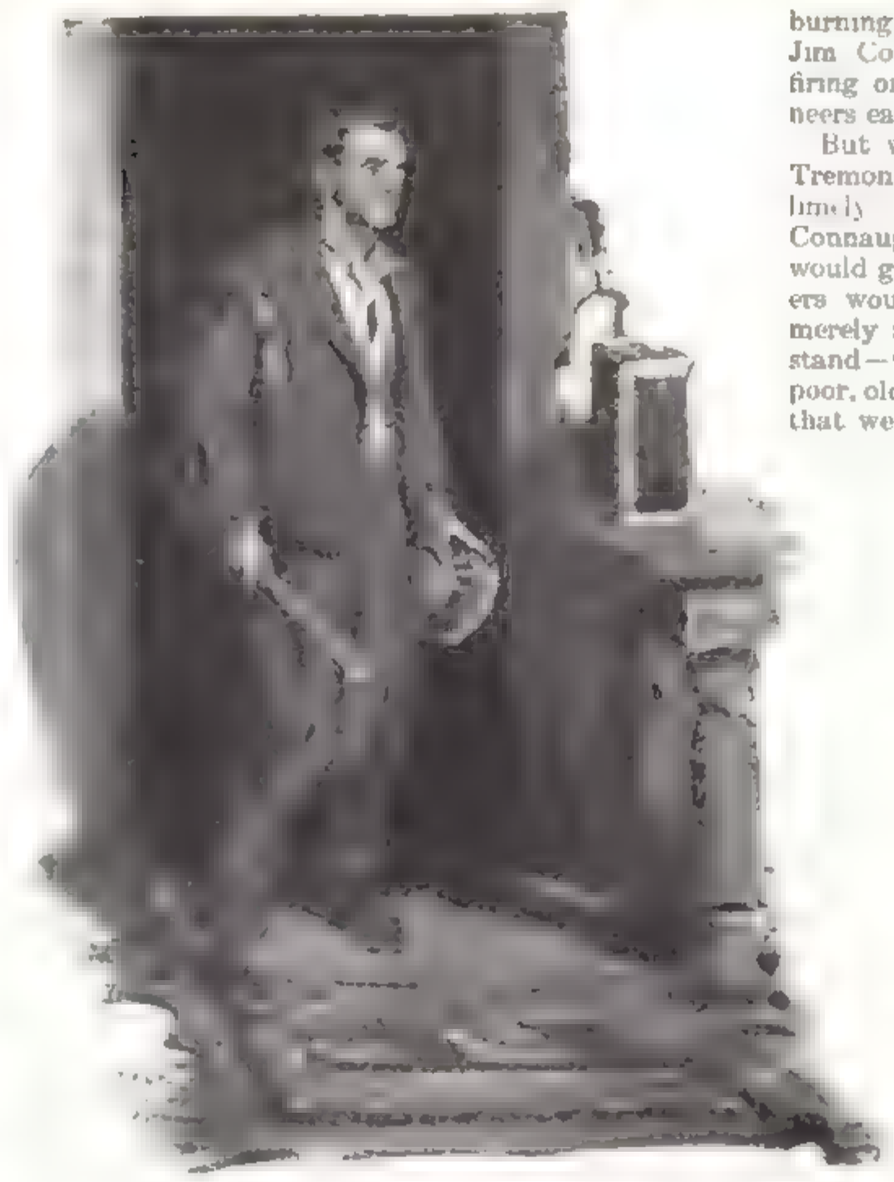
Within a month State Street was demanding that Jimmie Colgan be fired. He had whipped the night register-taker, who had pugilistic ambitions of his own and whose career had thereby received a check. There would be no peace at the east end of the town as long as Jimmie stayed there. So Maxfield groaned and sent Jimmie Colgan out to County Line. One day his telephone rang. Holstetter, the day depot-master, was at the other end of the wire. Holstetter was on the verge of despair.

"Ef you keep dat young Irishman any longer," he told Maxfield, "I won't haf der responsibility."

"What's the matter?" asked Maxfield.

"He's started to lick the conductors, and they say that if he don't go they will. First ting you know they'll be striking. I won't be responsible."

So Maxfield told Holstetter to send Jimmie Colgan over to young Corkingham, the assistant superintendent up at Hilltop barns. Little Corky was a diplomat and he would know how to handle him. He did. He put the lad on the platform force, and Jimmie realized again that Consolidated could pick and choose for him. Corkingham put him on as conductor on a night run on a South Beach trolley. He would have plenty of opportunity there to display any of his latent pugilistic powers. He took the car, looking for trouble, and got it one night when he was bringing home the remnants of a Norwegian picnic. After Jimmie Colgan had been discharged from the hospital he had added a new leaf to his book. He knew now that diplomacy should sometimes precede actual hostilities.



His Collar was Gone, His Clothing Torn

Connaughton or Corkingham or Browne—any of Consolidated's workers—are not apt to forget the operating troubles of the year that the road's power began to slip back on them. They had electrified the system too hastily. Many thousands of perfectly good dollars had been expended in buying generating equipment that went to pieces within five years. Fashions were changing in power stations more rapidly than fashions change in women's hats, and then on top of that, when the situation was at its worst, came the crowning misfortune of all—the burning of Beverly Docks, their biggest power station.

Things had quickly gone from bad to worse. A hard winter had seen the road's two stations, with their inadequate equipment, slip and slide under their growing loads. There had been one tie-up after another, winter's night upon winter's night, when the power had failed and long rows of helpless yellow trolley-cars had stood still for hours on the steep hill-climbing lines of Tremont. The burning out of a unit had come to be a regular story, and Jim Connaughton gained only a grim satisfaction by firing one of those muddlepated young electrical engineers each time one of the engines went out.

But when Beverly Docks burned of a night, and all Tremont lined the hilltops and watched a spectacle sublimely beautiful enough for the delight of the gods, Connaughton only cried like a baby. How the papers would get after him now! Think of the roasts the reporters would give him, with trolley service in Tremont merely a mockery of a thing! They would not understand—they never did. They would not appreciate that poor, old, worn-out Bloomfield Street, with a lot of engines that were fit candidates for the scrap-heap, would have to take up the burden of an overload that would be a bargain for the newest generating station in the country

How Browne, Connaughton's star power expert, got out of his sick-bed where he was lying, nursing a broken arm, and carried that overload at Bloomfield Street, is quite another story. This one concerns the work that fell upon Consolidated's men to take the load off that station—a load that threatened to crush it at almost any unexpected hour and leave the great, sprawling, hilly city of Tremont without transportation service. Browne had collapsed after his first day carrying the record overload down at Bloomfield Street, had been carried off to bed again in a high fever, and Connaughton called a meeting of his staff at midnight.

None of them had slept for something like forty-eight hours, but they straggled into the general manager's office—Kelsey, the veteran electrical engineer; John Jaspar, the superintendent; Corkingham, his assistant up at Hilltop; Maxfield, the chief clerk, and some others. Connaughton lost no time in getting down to business.

"We've got to rig a power station in the field, Mr. Kelsey tells us, until we can get something better. I've wired Pittsburgh, and Pittsburgh tells me that we can have two second-hand generators on special-equipment cars at daybreak. The T. & S. folks have promised to rush them through for us. We ought to get that stuff in forty-eight hours at the longest. Now for the rest of you."

They reported quickly to their chief. John Jaspar had arranged with the Tremont & Southwestern for the loan of two or three locomotives to supply the steam for the generators. Benedict, the superintendent of equipment, had his carpenters already at work upon the sheds of the temporary station; it would be ready when the generators should come through from Pittsburgh. Everything hinged upon them.

Mitchell, of the T. & S. operating forces, broke in upon them. His face was drawn, and Connaughton instantly scented trouble.

"Well, what is it?" he demanded.

"We can't give you those generators day after tomorrow night," said Mitchell, coming to the point bluntly.

Connaughton broke into a storm.

"Can't—can't—can't?" he drawled angrily at the steam-railroad man. "So that's the stuff you folks are made of. I suppose you'd rather see all Tremont tied up and hundreds of thousands of dollars lost here in this city. This is a crisis, man! You can't come around here and say 'can't' to us!"

Mitchell started to explain, but the general manager would not let him.

"Those heavy-traffic stories and congestion-in-the-yards don't go now. If it's blood-money we'll be bled. Put those cars on your limited. We'll pay the bills. If

"Jimmie Started to Lick the Conductors"

it's going to be necessary, put a special on all the way from Pittsburgh here. We'll pay the piper. Only don't you let Snowden and the rest of 'em throttle the town for lack of a little activity."

Mitchell found his breath.

"That ain't it, Mr. Connaughton," he responded angrily. "You know that T. & S. will do as much for Tremont as Consolidated Traction—and a lot more, too."

"Then what is it?" demanded Connaughton.

"We wired Pittsburgh and got the minimum clearance on those generators loaded. We can't get them through Kinkead tunnel. Our maintenance-way department isn't goin' to have its new linin' knocked off that bore," Mitchell added with a nervous little laugh.

The general manager did not laugh

"Détour it, then. Put on specials, if necessary," he said

Mitchell told him that Kinkead tunnel was the neck of their bottle. They couldn't even get a détoured shipment through from Pittsburgh on their lines without passing through the mountain. Finally they brought maps, and Mitchell, skilled traffic expert that he was, traced with his pencil the roundabout way that the generators would have to come to dodge that low tunnel. It looked like a worm fence, and Connaughton groaned. Get engines, specials all the way through, he demanded; but Mitchell only smiled wisely. Part of that route lay over the B. & W., and the B. & W. people were shouting for more motive power under the overwhelming flood of traffic that was coming down upon them from the Pittsburgh district. Trains had been standing in their division yards for three weeks at a time. You couldn't get a special engine over that stretch for a hundred dollars a mile.

"What can we do?" appealed Jim Connaughton.

"Get a personal tracer," said Mitchell, after a moment's thought. "He ought to do it."

"A personal tracer?" asked the general manager of the traction system.

"A good, husky young fellow," explained the T. & S. man, "who'll stick by the shipment, see that the cars are kept oiled and in condition, and see that it comes through all right, without getting shunted on to a side track. If it comes through direct it ought to be here within five days. It won't come through direct without a fight, even if you do have 'Preference' plastered all over it. These yardmasters make their own preferences. You'll need a fighter."

Corkingham spoke for the first time. He leaned forward and said: "I've the man, Mr. Connaughton. He's a fighter and a sticker—Jimmie Colgan."

Connaughton remembered. A million things had come to pass since that hour that Jimmie Colgan had called for his promised job, but he could not forget. After a moment of conference a messenger was sent up to Hilltop to catch Jimmie on his night run and bundle him off on the owl train for Pittsburgh.

. . . . . .

The conductor of the Preference Freight came to Jimmie the next day just as the train was ready to pull out of the big yard at Pitcairn. Jimmie was standing close by the two cars which carried the bulky generators.

"You'd better come back in the caboose with me," he told the personal tracer. "It's going to rain afore we get over the crest of the mountains."

Jimmie shook his head. "I'll stay with the shipment," he said.

"You'll get drowned with the cinders," the conductor added. "There's three or four tunnels 'tween here an' Altoona"

"I got my orders," said Jimmie.

And so he stuck to it, huddled together in a little heap under the half protection of one of the dynamos. It began to rain before they reached the Conemaugh, it was raw and cold there on the gondolas and there were more cinders than he had ever imagined; he thought time and time again of the cozy caboose. But Mr. Corkingham had given Jimmie Colgan his orders, and Jimmie Colgan had been with Consolidated Traction long enough to follow orders.

Then there was Katie, and Katie was a new factor in the situation. Katie was one of the reasons why Jimmie had begun to learn to obey, and he thought of her as he sat there, chilled and dirty, beside the dynamos. He thought of her pretty eyes, with the look of a woman within their depths, of her hair puffed and moulded in saucy fashion, of her tiny hands and her trim little feet. He had known her only these three weeks—he had met her on his car coming home one night from South Beach on the annual summer festival of the employees of the Big Horn department store, where she was employed. Some big brute of a fellow had been annoying her; Jimmie could see the tears starting in those womanly eyes. The brute of a fellow had made a mistake. He was on the wrong car. By the time he had collected his senses he was in the gutter at the roadside, and he could see the car disappearing down the street while the silhouette of its conductor was shaking his fist at him, daring him to ever look at Katie Hendricks again at any time in the future.

Just now he was a personal tracer—no longer a conductor—and that must be something of a job, for Mr. Corkingham had given him a roll of yellow-backed bills at the outset of his trip. Katie would have a chance to know what that honor meant when he returned to Tremont. Perhaps after that he would shine more in her eyes. That young dude who sold gentlemen's furnishings, three aisles over, would become less of a luminary. Perhaps she would appreciate. Some women might.

They dug through long tunnels, when Jimmie did not dare open eyes or nose for fear of the cinders; they

"Take Off Your Hat!" He Shouted. "This Ain't a Stable"

snarled their way through bridges and went dashing into the hearts of the towns. Their engines tugged at the steep mountain grades, and they lost themselves in the subterranean gloom of still another tunnel. Afterward, he had only a dim memory of the details of that trip. . . . They swung around the great Horseshoe Curve, but it was raining hard and Jimmie did not care to look at it through the wet. The brakemen turned away in disgust at his lack of interest. Folks came across the continent to see it. Jimmie only showed interest when they told him that they were at Altoona. That meant that they had put more than a hundred miles of the long trip behind them.

The yardmaster at Altoona was a good sort, and he lost no time in getting the two preference cars shunted through his domain. While that was being done he asked Jimmie to come across to the "eats" and have supper with him. But the personal tracer only shook his head regretfully. Orders were orders, and while he was in the eating-house they might grab his cars and start them off for Boston or for Cincinnati; they had told him some awful stories already of lost cars that had strayed aimlessly all the way across the continent.

He drew some sandwiches out of his pocket and ate them as they pulled out on the jerk-water line that was to carry them across country from Altoona. He was off trunk-line and quick service now. The train was a slow poke of a thing that had work to do all the way down the branch, and it seemed to Jimmie that they took an interminable time to switch at each of the way stations and the coal sidings. The night was long and cold, and Jimmie found himself wondering which was worse—rain or cinders. His mind would turn to Katie. He had expected to see her tomorrow night. He had told her to come back from the Beach on his run, and she had promised. Now that counter-jumper might pass him and get next. There was little comfort in that to Jimmie's soul, and he began to forget about his glory as a personal tracer.

In the morning they were at a busy junction point where they intersected another trunk-line railroad. They halted for a moment on a track opposite the depot, and the two cars with the dynamos stopped close beside a heavy limited train. Jimmie could look into the windows of the dining-car without rising from his comfortless post. A man was having breakfast, so close to him that he could have put out his hand and reached for the food on the table had it not been for the window, and he remembered that he was hungry. The sandwiches had gone long before. The trainmen told him that he would lie there an hour or so; the engine was already cut off. There was a big eating-room in the depot, and Jimmie yielded to the temptings of his empty stomach. He ran across the tracks and perched himself upon a high stool at the counter, waiting the coming of his breakfast. It took some time to prepare the meal, and every little while he would run to the eating-room door to make sure that the two cars with the dynamos were still there.

When he had finished the last vestige of that breakfast he hurried out across the tracks just in time to see a stubby switch-engine placidly hurrying down to the storage yard with his shipment. He looked about for the yardmaster. That placid gentleman was standing hatless at the head of the "ladder" track, tossing out profanity at his men. Jimmie approached him. The yardmaster was a fat and puffy man, and he took no notice of Jimmie.

"I say," Jimmie began, "where are you going with that consignment from Pittsburgh?"

The bully of that yard turned and sprayed profanity upon him

"What in blazes are you doing here?" he finally demanded

Jimmie never flinched.

"I'm the personal tracer with those dynamos, and I'm here to see that none of you bright guys on the road side-tracks them, see!"

The yardmaster guffawed.

"You a personal tracer? You!" said he.

Just then something hit the yardmaster in the pit of the stomach, and he went tumbling over into the gravel between the sidings. When he picked himself up it was with an idea of punishing that little stranger. The switching crews came running up to help in the fight, thinking that their bully of a boss was battling with some tramp or a yeg. But when they saw Jimmie they only laughed and let the boss fight his own battles. The personal tracer was fishing for his credentials.

"If you don't get a move on," he said to the fat yardmaster, who was gasping for breath, "and put an engine ahead of that car and a caboose behind it, something like a second cousin to Hades will strike you in the back of the neck in about two days from now, and you'll be looking for another job. Read that, and you'll see what's up to me."

The yardmaster read Jimmie's credentials, and the contempt died out of his expression.

"Hey, Bill!" he shouted to the engineer of the stubby switching-engine. "Hook on to them cars for Tremont again, and get a move on. We've got to catch that GR-5 they're making up down in the lower yard"

. . . . . .

When they struck the great yards at West Norwood Jimmie Colgan ran against another kind of yardmaster. This man was polite, but diplomatic. He had a cousin who was ill in a hospital, and if Jimmie had about fifty dollars to lend his cousin he would regard it as a favor, and perhaps he would be in a position to return the favor some time. Jimmie rebelled. He wondered if he would have to get into another fight. A man who was shipping a carload of horses through to New York whispered into his ear:

"You might just as well give up. They've got you, and you can't do a thing. It cost me a hundred dollars toward

(Continued on Page 25)

THE DANGER MARK

By Robert W. Chambers

AUTHOR OF THE FIGHTING CHANCE AND THE FIRING LINE

ILLUSTRATED BY A. B. WENZELL

IV

GERALDINE'S first winter resembled more or less the first winter of the average débutante.

Under the roof of the metropolitan social temple there was a niche into which her forefathers had fitted. Within the confines of this she expected and was expected to live and move and have her being, and ultimately wing upward to her God, leaving the consecrated cubbyhole reserved for her descendants.

She did what her sister débutantes did and some things they did not do, was asked where they were asked, decorated the same tier of boxes at the opera, appeared in the same short-skirted entertainments of the Junior League, saw what they saw, was seen where they were seen, chattered, danced and flirted with the same youths, was smitten by the popular dancing man, convalesced in average time, fell a victim to the handsome and horrid married destroyer, recovered with a shock when, as usual, he overdid it, played at being engaged, was kissed once or twice, adored Sembrich, listened ignorantly but with intuitive shudders to her first scandals, sent flowers to Ethel Barrymore, kept Lent with the pure fervor of the conscience troubled and untainted, drove four in the coaching parade, and lunched afterward at the Commonwealth Club, where her name was subsequently put up for election.

Spectacular charities lured her from the Plaza to Sherry's, from Sherry's to the St. Regis; church work beguiled her; women's suffrage, led daintily in a series of circles by Fashion and Wealth, enlisted her passive patronage. She even tried the slums, but the perfume was too much for her.

All the small talk and epigrams of the various petty impinging circles under the social dome passed into and out of her small ears—gossip, epigrams, aphorisms, rumors, apropos surmises, asides, and off-stage observations, subtle with *double entendre*, harmless and otherwise.

She met people of fashion, of wealth, and both; and now and then encountered one or two of those men and women of real distinction whose names and peregrinations are seldom chronicled in the papers.

She heard the great artists of the two operas sing in private; was regaled with information concerning the remarkable decency or indecency of their private careers. She saw fashionable plays which instructed the public about squalor, murder and divorces, which dissected very skillfully and artistically the ethics of moral degradation. And, being as healthy and curious as the average girl, she found in the theaters material with which to inform herself about certain occult mysteries concerning which, heretofore, she had been left mercifully in doubt.

In spite of Kathleen it was inevitable that she should acquire from the fashionable in literature, music and the drama that sorry and unnecessary wisdom which ages souls.

And if what she saw or heard ever puzzled her, there was always somebody, young or old, to enlighten her innocent perplexity; and with each illumination she shrank a little less aloof from this shabby wisdom gilded with "art," which she could not choose but accept as fact, but the depravity of which she never was entirely able to comprehend.

In March the Seagrave twins arrived at the alleged age of discretion. On their twenty-first birthday the Half-Moon Trust Company went solemnly into court and rendered an accounting of its stewardship; the yearly reports which it had made during the term of its trusteeship were brought forward, examined by the court, and the great Half-Moon Trust Company was given an honorable discharge. It had done its duty. The twins were masters of their financial and moral fate.

It was about that moribund period of the social solstice when the fag-end of the season had fizzled out like a wet firecracker in the April rains; and Geraldine and Kathleen were tired, mentally and bodily. And Scott was buying polo ponies from a British friend and shotguns from a needy gentleman from Long Island.

It had been rather trying work to rid Geraldine of the aspirants for her fortune; during the winter she was proposed to under almost every conceivable condition and circumstance. Kathleen had been bored and badgered and bothered and importuned to the verge of exhaustion; Scott was used shamelessly, without his suspecting it, and he generally had in tow a string of financially-spavined aspirants who linked arms with him from club to club, from theater to opera, from grille to grille, until he was pleasantly bewildered at his own popularity.

Geraldine was surprised, confused, shamed, irritated in turn with every new importunity. But she remained sensible enough to be quite frank and truthful with Kathleen, except for an exciting secret engagement with Bunbury Gray which lasted for two weeks. And Kathleen was given strength sufficient for each case as it presented itself; and now the fag-end of the season died out; the last noble and indigent foreigner had been eluded; the last old beau foiled; the last squab-headed dancing man successfully circumvented. And now the gallinaceous half of the world was leaving town in noisy and glittering migration, headed for temporary roosts all over the globe, from Newport to Nova Scotia, from Kineo to Kara Dagh.

Country houses were opening throughout the Western Hemisphere; Long Island stirred from its long winter lethargy, stung into active life by the Oyster Bay mosquito; town houses closed; terrace, pillar, portico and windows were already being boarded over; lace curtains came down; textiles went to the cleaners; the fresh scent of camphor and lavender lingered in the mellow half-light of rooms where furniture and pictures loomed linen-shrouded and the polished floor echoed every footstep.

In the sunny gloom of the Seagrave house Geraldine found a grateful retreat from the inspiring glare and confused racket of her first winter; ample time for rest, reverie and reflection, with only a few intimates to break her meditations, only informality to reckon with, and plenty of leisure to plan for the summer.

Around the house trees and rhododendrons were now in freshest bloom, flower-beds fragrant, grass tenderly emerald. The moving shadows of maple leaves patterned the white walls of her bedroom; wind-blown gusts of wistaria fragrance from the long, grapelike, violet-tinted bunches swaying outside her window puffed out her curtains every morning.

At night subtler perfumes stole through her window from the dark garden; the roar of traffic from the avenues was softened; carriage lights in the purpling dusk of the Park moved like firebugs drifting through level wooded vistas. Across the reservoir lakes the jeweled night-zone of the West Side sparkled, reflected across the water in points of trembling flame; south, a gemmed bar of topaz light, upright against the sky, marked the Plaza; beyond, sprinkled into space like constellations dusting endless depths, the lights of the city receded far as the eye could see.

In the zenith the sky is always tinted with the strange, sinister night-glow of the metropolis, red as fire-licked smoke when fog from the bay settles, pallid as the very shadow of light when nights are clear; but it is always there—always will be there after the sun goes down into the western seas, and the eyes of the monstrous iron city burn on through the centuries.

. . . . . .

One morning late in April Geraldine Seagrave rode up under the porte-cochère with her groom, dismounted, patted her horse sympathetically, and regarded with concern the limping animal as the groom led him away to the stables. Then she went upstairs.

To Kathleen, who was preparing to go out, she said:

"I had scarcely entered the Park, my dear, when poor Bibi pulled up lame. No, I told Redmon not to saddle another; I suppose Duane will be furious. Where are you going?"

"I don't know. Shall I wait for you? I've ordered a victoria."

"No, thanks. You look so pretty this morning, Kathleen. Sometimes you appear younger than I do. Duane was pig enough to say so the other day when I had a headache. It's true enough, too," she added, smiling.

Kathleen Severn laughed; she looked scarcely more than twenty-five and she knew it.

"You pretty thing!" exclaimed Geraldine, kissing her; "no wonder you attract the really interesting men and leave me the dreadful fledglings! It's bad of you; and I don't see why I'm stupid enough to have such an attractive woman for my closest"—a kiss—"dearest friend! Even Duane is villain enough to tell me that he finds you overwhelmingly attractive. Did you know it?"

Geraldine's careless gayety seemed spontaneous enough; yet there was the slightest constraint in Kathleen's responsive smile:

"Duane isn't to be taken seriously," Kathleen hastened to answer.

"Not by any means," nodded Geraldine, twirling her crop

"I'm glad you understand him," observed Kathleen, gazing at the point of her sunshade. She looked up presently and met Geraldine's dark gaze. Again there came that almost imperceptible hesitation; then:

"I certainly do understand Duane Mallett," said Geraldine carelessly.

"Shall I wait for you?" asked Kathleen. "We can lunch out together and drive in the Park later."

"I'm too lazy even to take off my boots and habit. Where's that volume of Mendès you thought fit to hide from me, you wretch?"

"Why on earth did you buy it?"

"I bought it because Rosalie Dysart says Mendès is a great modern master of prose ——"

"And Rosalie is a great modern mistress of pose. Don't read Mendès."

"Isn't it necessary for a girl to read ——"

"No, it isn't!"

"I don't want to be ignorant. Besides, I'm—curious to know ——"

"Be decently curious, dearest. There's a danger mark; don't cross it."

"I don't wish to."

She stretched out her arms, crop in hand, doubled them back, and, head tipped on one side, yawned shamelessly at her own laziness.

"Scott is becoming very restless," she said.

"About going away?"

"Yes. I really do think, Kathleen, that we ought to have some respectable country place to go to. It would be nice for Scott and the servants and the horses; and you and I need not stay there if it bores us ——"

"Is he still thinking of that Roya-Neh place? It's horridly expensive to keep up. Oh, I knew quite well that Scott would bully you into consenting ——"

"Roya-Neh seems to suit us both," admitted the girl indifferently. "The shooting and fishing naturally attract Scott; they say it's secluded enough for you and me to recuperate in; and if we ever want any guests, it's big enough to entertain dozens in. . . . I really don't care one way or the other; you know I never was very crazy about the country—and poison ivy, and mosquitoes, and oil-smelling roads, and hot nights, and the perfume of the fertilizers ——"

"You poor child!" laughed Kathleen; "you don't know anything about the country except where you've been on

Long Island in the immediate vicinity of your grandfather's horrid old place."

"Is it any more agreeable up there near Canada?"

"Roya-Neh is very lovely—of course—but—it's certainly not a wise investment, dear."

"Well, if Scott and I buy it we'd never wish to sell it."

"Suppose you were obliged to?"

Geraldine's velvet eyes widened lazily:

"Obliged to? Oh—yes—you mean if we went to smash."

Then her gaze became remote as she stood slowly tapping her gloved palm with her riding-crop.

"I think I'll dress," she said absently.

"Good-by, then," nodded Kathleen.

"Good-by," said the girl, turning lightly away across the hall. Kathleen's eyes followed the slender retreating figure—so slimly compact in its buoyancy. There was always something fascinatingly boyish in Geraldine's light, free carriage—just a touch of carelessness in the poise—almost a swing at times to the step. Duane had once said: "She has a bully walk!" Kathleen thought of it as, passing a mirror, she caught sight of herself. And the sudden glimpse of her own warm, rich beauty in all its exquisite maturity startled her. Surely she seemed to be growing younger.

She was. Dark-violet eyes, ruddy hair, a superb figure, a skin so white that it looked fragrant, made Kathleen Severn amazingly attractive. Men found her, to their surprise, rather unresponsive. She was amiable enough, nicely formal and perfectly bred, it is true, but inclined to that sort of aloofness which is marked by lapses of inattention and the smiling silences of preoccupation.

She had married, very young, an army officer convalescing from Texan fever. He died suddenly on the very eve of their postponed wedding-trip. This was enough to account for lapses of inattention in any woman.

But Kathleen Severn had never been demonstrative. She was slow to care for people. Besides, the responsibility of bringing up the Seagrave twins had been sufficient to subdue anybody's spirits. She was only nineteen and a widow of a month when her distant relative, Magnelius Grandcourt, found her the position as personal guardian of the twins, then aged nine. Now they were twenty-one and she thirty-one; twelve years of service, twelve years of steady fidelity, which long ago had become a changeless and passionate devotion, made up of all she might have given to the dead and of the unborn happiness she had never known. What other sort of love, if there was any, lay within her undeveloped, nobody knew because nobody had ever aroused it.

Sunshine transformed into great golden transparencies the lowered shades in the living-room where Geraldine stood, pensive, *distraite*, idly twirling her crop by the loop. Presently it flew off her gloved forefinger and fell clattering across the carpetless floor. She bathed and dressed leisurely; later, when luncheon was brought to her, she dropped into a low, wide chair and, ignoring everything except the strawberries, turned her face to the breeze which was softly rattling the southern curtains.

Errant thoughts, light as summer fleece, drifted across her mind. Often, in such moments, she strove to realize that she was now mistress of herself; but never could completely.

"For example: if I want to buy Roya-Neh," she mused, biting into an enormous strawberry, "I can do it. . . . All I have to do is to say that I'll buy it. . . . And I can live there if I choose—as long as I choose. . . . It's a very agreeable sensation. . . . I can have anything I fancy, without asking Mr. Tappan. . . . It's rather odd that I don't want anything."

She crossed her ankles and lay back watching the sun-motes floating.

"Suppose," she murmured with perverse humor, "that I wished to build a bungalow in Timbuctoo . . . to stand on my head now, this very moment! Nobody on earth could stop me. . . . I believe I will stand on my head for a change."

The sudden smile made the curve of her cheek delicious. She sprang to her feet, spread her napkin on the polished floor, then gravely bending double, placed both palms flat on the square of damask, balanced and raised her body until the straight, slim limbs were rigidly pointed toward heaven.

Down tumbled her hair; her cheeks crimsoned; then, dainty as a lithe and spangled athlete, she turned clean over in the air, landing lightly on both feet, breathing fast.

"It's disgraceful!" she murmured. "I am certainly out of condition. Late hours are my undoing."

Lacking a hair-pog she sauntered off to her own apartments to find one, where she remained, lolling in the *chaise-longue*, nibbling a bonbon soaked in cologne. Only a girl can accomplish such combinations. How she ever began this silly custom of hers she couldn't remember, except that, when a small child, somebody had forbidden her to taste brandied peach syrup, which she adored; and, the odor of cologne being pleasant, similarly she had tried it and found that it produced agreeable sensations.

It had become a habit. She was conscious of it, but remained indifferent because she didn't know anything about habits.

So, all that sunny afternoon she lay in the *chaise-longue*, alternately reading and dreaming, her scented bonbons at her elbow. Later a maid brought tea; and a little later Duane Mallett was announced. He sauntered in, a loosely-built, graceful figure, still wearing his riding-clothes and dusty boots of the morning.

Geraldine Seagrave had had time enough to discover, during the past winter, that her old playfellow was not at all the kind of man he appeared to be. Women liked him too easily and he liked them without effort. There were always several girls in love with him until he was found kissing another. His tastes were amiably catholic; his caress instinctively casual. Beauty when responsive touched him. No girl he knew needed to remain unconsoled.

The majority of women liked him; so did Geraldine Seagrave. The majority instinctively watched him; so did she. In close acquaintance the man was a disappointment. It seemed as though there ought to be something deeper in him than the lightly humorous mocking with which he regarded his very great talent—a flippancy that veiled always what he said and did and thought until nobody could clearly understand what he really thought about anything, and some people doubted that he thought at all—particularly the thoughtless whom he had carelessly consoled.

Women were never entirely indifferent concerning him; there remained always a certain amount of curiosity, whether they found him attractive or otherwise.

His humorous indifference to public opinion, bordering on effrontery, was not entirely unattractive to women, but it always, sooner or later, aroused their distrust.

The main trouble with Duane Mallett seemed to be his gayly cynical willingness to respond to any advance, however slight, that any pretty woman offered. This responsive partiality was disconcerting enough to make him dreaded by ambitious mothers, and an object of uneasy interest to their decorative offspring who were inclined to believe that a rescue party of one might bring this derelict into port and render him seaworthy for the voyage of life under their own particular command.

Besides, he was a painter. Women like them when they are carefully washed and clothed.

. . . . . .

As Duane Mallett strolled into the living-room Geraldine felt again, as she so often did, a slight sense of insecurity mingle with her liking for the man, or what might have been liking if she could ever feel absolute confidence in him. She had been, at times, very close to caring a great deal for him, when now and again it flashed over her that there must be in him something serious under his brilliant talent and the idle perversity which mocked at it.

But now she recognized in his smile and manner everything that kept her from ever caring to understand him—the old sense of insecurity in his half-mocking formality; and her outstretched hand fell away from his with indifference.

"I didn't have the happiness of riding with you, after all," he said, serenely seating himself and dropping one lank knee over the other. "Promises wouldn't be valuable unless somebody broke a lot now and then."

"You probably had the happiness of riding with some other woman."

He nodded.

"Who, this time?"

"Rosalie Dysart."

Rumor had been busy with their names recently. The girl's face became expressionless.

"Sorry you didn't come," he said, looking out of the window where the flapping shade revealed a lilac in bloom.

"How long did you wait for me?"

"About a minute. Then Rosalie passed ——"

"Rosalie will always continue to pass through your career, my omnivorous friend. . . . Did it even occur to you to ride over here and find out why I missed our appointment?"

"No; why didn't you come?"

"Bibi went lame. I'd have had another horse saddled if I hadn't seen you, over my shoulder, join Mrs. Dysart."

"Too bad," he commented listlessly.

"Why? You had a perfectly good time without me, didn't you?"

"Oh, yes, pretty good. De Lancy Grandcourt was out after luncheon, and when Rosalie left he stuck to me and talked about you until I let my horse bolt, and it stirred up a few policemen and riding-schools, I can tell you!"

"Oh, so you lunched with Mrs. Dysart?"

"Yes. Where is Kathleen?"

"Driving," said the girl briefly. "If you don't care for any tea, there is mineral water and a decanter over there."

He thanked her, rose and mixed himself what he wanted, and began to walk leisurely about, the ice tinkling in the glass which he held. At intervals he quenched his thirst, then resumed his aimless promenade, a slight smile on his face.

"Has anything particularly interesting happened to you, Duane?" she asked, and somehow thought of Rosalie Dysart.

"No."

"How are your pictures coming on?"

"The portrait?" he asked absently.

"Portrait? I thought all the very grand ladies you paint had left town. Whose portrait are you painting?"

Before he answered, before he even hesitated, she knew.

"Rosalie Dysart's," he said, gazing absently at the lilac bush in flower as the wind-blown curtain revealed it for a moment.

She lifted her dark eyes curiously. He began to stir the ice in his glass with a silver paper-cutter.

"She is wonderfully beautiful, isn't she?" said the girl.

"Overwhelmingly."

Geraldine shrugged and gazed into space. She didn't exactly know why she had given that little hitch to her shoulders.

"I'd like to paint Kathleen," he observed.

A flush tinted the girl's cheeks. She said nervously:

"Why don't you ask her?"

"I've meant to. Somehow, one doesn't ask things lightly of Kathleen."

"One doesn't ask things of some women at all," she remarked.

He looked up; she was examining her empty teacup with fixed interest.

"Ask what sort of thing?" he inquired, walking over to the table and resting his glass on it.

"Oh, I don't know what I meant. Nothing. What is that in your glass? Let me taste it. . . . Ugh! It's Scotch!"

She set back the glass with a shudder. After a few moments she picked it up again and tasted it disdainfully.

"Do you like this?" she demanded with youthful contempt.

"Pretty well," he admitted.

"It tastes something like brandied peaches, doesn't it?"

"I never noticed that it did."

And as he remained smilingly aloof and silent, at intervals, tentatively, uncertain whether or not she exactly cared for it, she tasted the iced contents of the tall, frosty glass and watched him where he sat loosely at ease flicking at sun-motes with the loop of his riding-crop.

"I'd like to see a typical studio," she said reflectively.

"I've asked you to mine often enough."

"Yes, to tea with other people. I don't mean that way. I'd like to see it when it's not all dusted and in order for feminine inspection. I'd like to see a man's studio when it's in shape for work—with the gr-r-reat painter in a fine frenzy painting, and the model posing madly ——"

"Come on, then! If Kathleen lets you, and you can stand it, come down and knock some day unexpectedly."

"Oh, Duane! I *couldn't*, could I?"

"Not with propriety. But come ahead."

"Naturally, impropriety appeals to you."

"Naturally. To you, too, doesn't it?"

"No. But wouldn't it astonish you if you heard a low, timid knocking some day when you and your Bohemian friends were carousing and having a riotous time there ——"

"Yes, it would; but I'm afraid that low, timid knocking couldn't be heard in the infernal uproar of our usual revelry."

"Then I'd knock louder and louder, and perhaps kick once or twice if you didn't come to the door and let me in."

He laughed. After a moment she laughed, too; her dark eyes were very friendly now. Watching the amusement in his face she continued to sip from his tall, frosted glass, quite unconscious of any distaste for it. On the contrary, she experienced a slight exhilaration which was gradually becoming delightful to her.

"Scotch-and-soda is rather nice, after all," she observed. "I had no idea —— *What* is the matter with you, Duane?"

"You haven't swallowed all that, have you?"

"Yes; is it much?"

He stared; then, with a shrug: "You'd better cut out that sort of thing."

"What?" she asked, surprised.

"What you're doing."

"Tasting your Scotch? Pooh!" she said, "it isn't strong. Do you think I'm a baby?"

"Go ahead," he said; "it's your funeral."

Legs crossed, chin resting on the butt of his riding-crop, he lay back in his chair watching her.

Women of her particular type had always fascinated him; Fifth Avenue is thronged with them on sunny winter mornings—tall, slender, faultlessly-gowned girls, free-limbed, narrow of wrist and foot; cleanly-built, engaging, fearless-eyed; and Geraldine was one of a type characteristic of that city and of the sunny Avenue where there pass more beautiful women on a December morning than one can see abroad in half a dozen years' residence.

How on earth this hemisphere has managed to evolve them out of its original material nobody can explain. And

young Mallett, recently from the older hemisphere, was still in a happy trance of surprise at the discovery

Lounging there, watching her where she sat warmly illumined by the golden light of the window-shade, he said lazily

"Do you know that Fifth Avenue is always thronged with you, Geraldine? I've nearly twisted my head off trying not to miss the assorted visions of you which float past afoot or driving. Some day one of them will unbalance me. I'll leap into her victoria, ask her if she'd mind the temporary inconvenience of being adored by a stranger, and if she's a good sport she'll take a chance. Don't you think so?"

"It's more than I'd take with you," said the girl.

"You've said that several times."

He laughed, then looked up at her half humorously, half curiously

"*You* would be taking no chances, Geraldine"

"I'd be taking chances of finding you holding some other girl's hands within twenty-four hours. And you know it

"Hasn't anybody ever held yours?"

Displeasure tinted her cheeks a deeper red, but she merely shrugged her shoulders.

It was true that in the one evanescent and secret affair of her first winter she had not escaped the calflike transports of Bunbury Gray. She had felt, if she had not returned them, the furtively significant pressures of men's hands in the gayety and whirl of things; ardent and chuckle-headed youth had declared itself in conservatories and in corners; one impetuous mauling from a smitten Harvard boy of eighteen had left her furiously vexed with herself for her passive attitude while the tempest passed. True, she had vigorously reproved him later. She had, alas, occasion, during her first season, to reprove several demonstrative young men for their unconventionally athletic manner of declaring their suits. She had been far more severe with the humble, unattractive and immobile, however, than with the audacious and ornamental who had attempted to take her by storm. A sudden if awkward kiss followed by the fiery declaration of the hot-headed disturbed her less than the persistent stare of an enamored pair of eyes. As a child the description of an assault on a citadel always interested her, but she had neither sympathy nor interest in a siege

Now, musing there in the sunlight on the events of her first winter, she became aware that she had been more or less instructed in the ways of men; and, remembering, she lifted her disturbed eyes to inspect this specimen of a sex which often perplexed but always interested her

"What are you smiling about, Duane?" she asked.

"Your arraignment of me when half the men in town have been trying to marry you all winter. You've made a reputation for yourself, too, Geraldine"

"As what?" she asked angrily

"A head-twister."

"Do you mean a flirt?"

"O Lord! Only the French use that term now. But that's the idea, Geraldine. You are a born one. I fell for the first smile you let loose on me"

"You seem to have been a sort of general Humpty Dumpty for falls all your life, Duane," she said with dangerous sweetness

"Like that immortal, I've had only one which permanently shattered me."

"Which was that, if you please?"

"The fall you took out of me."

"In other words," she said disdainfully, "you are beginning to make love to me again."

"No. . . . I was in love with you."

"You were in love with yourself, young man. You are on such excellent terms with yourself that you sympathize too ardently with any attractive woman who takes the least and most innocent notice of you."

He said, very much amused: "I was perfectly serious over you, Geraldine."

"The selfish always take themselves seriously"

It was she, however, who now sat there bright-eyed and unsmiling, and he was still laughing, deftly balancing his crop on one finger and glancing at her from time to time with that glimmer of ever-latent mockery which always made her restive at first, then irritated her with an unreasoning desire to hurt him somehow. But she never seemed able to reach him

"Sooner or later," she said, "women will find you out thoroughly

"And then, just think what a rush there will be to marry me"

"There will be a rush to avoid you, Duane. And it will set in before you know it ——" She thought of the recent gossip coupling his name with Rosalie's, reddened and bit her lip in silence. But somehow the thought irritated her into speech again

"Fortunately, I was among the first to find you out—the first, I think."

"Heavens! when was that?" he asked in pretended concern which infuriated her

"You had better not ask me," she flashed back. "When a woman suddenly discovers that a man's untrustworthy do you think she ever forgets it"

"Because I once kissed you? What a dreadful deed!"

"You forget the circumstances under which you did it."

He flushed; she had managed to hurt him, after all He began patiently.

"I've explained to you a dozen times that I didn't know ——"

"But I *told* you!"

"And I couldn't believe you ——"

"But you expect me to believe *you*"

He could not exactly interpret her bright, smiling, steady gaze

"The trouble with you is," she said, "that there is nothing to you but good looks and talent. There was once, but it died—over in Europe—somewhere. No woman trusts a man like you. Don't you know it?"

His smile did not seem to be very genuine, but he answered lightly

"When I ask people to have confidence in me it will be time for them to pitch into me."

(Continued on Page 29)

What was This Dreadful Thing That, for the Second Time, She Had Unwittingly Done?

THE SATURDAY EVENING POST

REG. U. S. PAT. OFF.

FOUNDED A: D: 1728

PUBLISHED EVERY SATURDAY BY

THE CURTIS PUBLISHING COMPANY

421 TO 427 ARCH STREET

GEORGE HORACE LORIMER, EDITOR

By Subscription $1 50 the Year. Five Cents the Copy of All Newsdealers.
To Canada—By Subscription $1 50 the Year. Single Copies, Five Cents.
Foreign Subscriptions: For Countries in the Postal Union, Single Subscriptions, $3 75. Remittances to be Made by International Postal Money Order

PHILADELPHIA, JULY 31, 1909

The Exposition at Seattle

SPEAKING at the opening of the Alaska-Yukon-Pacific Exposition Mr. Hill remarked that most other world's fairs leaned upon some historic event. They celebrated something that had happened. Their essential meaning was, "See how far we have come!"

But the Seattle show arises from no such elapsed occasion. It celebrates not what has happened but what is going to happen. It draws a line for the purpose of marking progress ahead, not behind. Its real message is, "Guess, if you can, how far we are going to go!" As a merely incidental, yet interesting, sign of its front-facing attitude it not only broke with all tradition by opening on time, but it opened unmortgaged and out of debt.

This is quite appropriate, for the country and the people who got it up probably derive more from the future than any other country and people. As a chronological fact there isn't any more future on the Pacific Coast than on the Atlantic; but the future is, so to speak, a great deal more imminent out there. They feel it more and live in it more—which constitutes the tremendous pull of that region. All over the country, and especially in the Middle West, the man with his way to make in the world does lean to the farther West with a feeling that the future bends down nearer to the present there.

Already plenty of things have happened that might well be celebrated by an exposition whose special territory includes not only the Pacific states, but Alaska, Hawaii and the Philippines as well. Our trade in merchandise with the non-contiguous Pacific territories amounts to a hundred million dollars a year. Only one state exceeds Alaska in the production of gold, and that state but slightly. Washington leads every other state in production of lumber. Much more might be said on this score.

Regarded simply as an exhibition of things already done, to see the fair at Seattle is well worthy anybody's time. Go and see it; see the country; see what has been done and get a keener breath of things to be done.

Coöperative Wholesaling

A STANDING problem with the country merchant is, how to meet the competition of the big mail-order houses that buy twenty, thirty or forty million dollars' worth of merchandise a year, usually for spot cash, and distribute it direct to country customers. A helpful hint may, perhaps, be discovered abroad.

The greatest wholesale merchandising institution in the world, according to an authority, is the British Cooperative Wholesale Society, the entire capital stock of which—divided into twenty-five-dollar shares—is held by retail shops. The retailers elect the directors of the wholesale society and have entire management of it. The society buys its goods in the cheapest markets of the world for spot cash, dealing direct in every case with the manufacturer or grower. In some lines it has its own factories and plantations. It supplies a retail trade amounting to more than three hundred million dollars a year. It does not have to take the ordinary wholesaler's chances of finding an outlet for its goods. Its own retailing stockholders provide the outlet. Thus it is able to buy or to manufacture, far ahead with complete confidence.

In the English case the retail shops that own the wholesale establishment are themselves cooperative and are practically owned by their customers, who share the profits. Retail coöperation has never succeeded very conspicuously in this country; but the success of combination in a different form has been brilliant—witness the oil and steel trusts. With us combination works at the top. The man nearest to the consumer—the retail merchant—still stands aloof from it.

The Cult of the Critic

WE HAVE never believed that one Roman augur could not meet another without a tendency to grin. We are confident that, on the contrary, they took their auguring with the greatest seriousness.

It was this way: In the year 67, the famous augur, Q. J. Remus, composed an obscure but monumental work on Divination by Chicken Livers. Of course, it was all utter tommyrot. But subsequent augurs studied it diligently, and then felt that nobody had any right to speak upon the subject of divination by chicken livers unless he was as well acquainted as themselves with the great work of Q. J. Remus. Subsequent augurs wrote commentaries upon Remus and then commentaries upon the commentaries—all of which every augur in good standing was compelled to study. One augur might passionately contend that a certain chicken liver portended storm, citing the eighth chapter of P. T. Brutus' disquisition upon the third book of Remus; while another might as vehemently maintain that, according to the decision of the augural general staff in the year 389, it portended calm. But both together would indignantly fall upon any contumacious outsider who suggested that there was no relation between chicken livers and the weather. What did he know about it? Had he read Remus and Brutus? Did he have the decisions of the general staff at his fingers' tips?

What we set out to mention was that a critical literature of considerable extent has grown up about certain paintings supposed to have been executed by one Meister Wilhelm in the fourteenth century. Many learned arguments concerning the beginnings of graphic and other art in Germany were built thereon, and the critic who had carefully steeped himself in this erudite literature naturally inferred that no outsider was competent to discuss the subject with him. But recently it was discovered that these ancient paintings were, as a matter of fact, executed by a cheerful journeyman dauber rather less than a hundred years ago. The man who had never read how very important and significant they were was really in a better position to judge their true worth than the man who had.

Prodigal Daughters of Eve

HOW extravagant are American wives? Ever and anon we read that to be ruined by a spendthrift spouse is the normal state of man in this country. But we can see how easily such a conclusion might be jumped to from insufficient premises. For example, Jones finds that he is hard up; finds, also, that his wife spends a good deal of money. So he grabs the convenient lyre and sings of woman's prodigality, whose mortal taste brings death into the world and all our woe.

As well as we can judge from the census figures, five married women out of every hundred in the United States indulge in the luxury of keeping a hired girl, while only six out of every hundred are engaged in gainful occupation. Thus, as a net balance, only one married woman out of every hundred both does her own housework and supports the family. As a great majority of American wives are ablebodied this is, perhaps, a scandalous reflection upon them.

Deducting the number who wantonly keep hired girls and the number who are gainfully employed, we have about twelve million married females who just spend their husband's money and do the housework. They neither sow, reap nor spin, nor dig wells, fell timber, hunt seals, dive for pearls or plant rubber trees. In making over father's old pants for Tommy—after only ten hours or so of light, congenial exercise in the kitchen—they will throw away half a pound of very good cloth, and then spend eighty or ninety cents buying new cloth for a Sunday shirt-waist. Such is the riotous life of a large majority of American wives.

Corn as a Foundation

CORN is now growing in the United States on a hundred and ten million acres—an area nearly half again as large as England, Ireland and Scotland combined, and over three-fourths as large as France or Germany.

The Department of Agriculture's July report suggests that, with fair weather, the crop will exceed three billion bushels, or nearly as much, in bushels, as the wheat crop of the world. The same report suggests, with good weather, a yield of wheat that has been exceeded only twice and a record crop of oats—about a billion bushels. But the most remarkable feature of this agricultural situation is the price. After the report was published wheat for December delivery at Chicago sold seventeen cents a bushel higher than a year ago; for delivery next May it sold above one dollar and ten cents—comparing with fifty cents in '94 and '95. Oats for delivery next May also sold higher than a year ago, and corn for December delivery about five cents a bushel less than a year ago—the indication then pointing to a crop of two and three-quarter billion bushels, which was practically realized at harvest.

These figures suggest a farm value decidedly exceeding two and one-half billion dollars for corn, wheat and oats alone. Turn from them to Senator Smoot's earnest argument in favor of increasing the Dingley import duties on picture postcards about three hundred per cent in order that we may avoid being pauperized by Germany.

Trusts Here and Elsewhere

HERE is another thing which, perhaps, they do better abroad: Transportation by sea is England's premier industry, very much as transportation by land is our leading commercial interest. Thirty-eight million expresses the world's tonnage, of which eighteen million is British. Most of England's shipping is in the hands of what we would call combinations in restraint of trade, and which we pass ineffectual laws to forbid.

The whole oversea trade between England and South Africa, for example, is in the hands of a combination of shipowners that not only restrains competition and fixes the rates which shippers shall pay, but also requires the latter to keep a substantial deposit in its hands as a guaranty that they will not take their business elsewhere. Such a situation in the United States would be ignored, or else met by a threat of prosecution under the Sherman Anti-Trust Law. If the prosecution was successful the combination would reorganize in a slightly different way and go on as before. This condition was met in England by a royal commission which diligently canvassed the whole case and then recommended, among other things, that shippers in various lines organize and thus be able to deal collectively with the organized shipowners.

Milking the Same Cow

ONE of the most widely-read and influential Republican newspapers in the country discusses the work of the special session of Congress, up to the time of the conference between the two houses, under this headline: "Consumer Victim of Tariff Bunco." Its summary begins, "The consumer has been buncoed by the Republican party in Congress." Much the same opinion, though often couched in milder terms, was expressed by many leading Republican prints.

Even intelligent Senators like Beveridge and Dolliver squirmed under Aldrich's taunt that they were disloyal to the party—that is, they were not supporting him in pursuit of a course, for the benefit of the trusts, which the most enlightened Republican critics declared to be disastrous to the party. The treason of the insurgents lay in their refusal to imperil the party for the benefit of protected interests. For the benefit of the same interests, Aldrichized Democrats cheerfully repudiated the formally-declared principles of their party.

That any Republican Senator should blush at being called a Democrat, or a Democratic one grow restive when labeled a Republican, is strange indeed, when it is so perfectly obvious that the two parties are merely slightly different devices used by the same men for milking the same cow. To suppose that those men care particularly about the device is absurd. What they care particularly about is the milk.

Two Constitutional Amendments

ELECTION of Senators by popular vote is more important than empowering Congress to levy an income tax. The Senate has agreed to submit a constitutional amendment for the latter purpose. It may be forced to submit one for the former.

The legislatures of twenty-seven states have already, by resolution, favored direct election of Senators. Upon the demand of thirty-one states Congress is bound to call a constitutional convention—which might submit amendments not only for income tax and popular election of Senators, but for other things even less welcome to truly conservative members of the Upper House. It is not improbable that, if forced to choose between submitting an amendment for direct election of Senators and calling a constitutional convention, the Senate would accept the former. We hope to see that choice forced upon it, and would cheerfully see the income tax matter deferred for that purpose.

We really need an income tax only as an alternative to tariff exaction, and there is no escape from tariff exactions until the Senate is made answerable to the public. We hope it will be made clear before the next Congress convenes that the Senate must either submit a constitutional amendment for direct election of its members or call a constitutional convention.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

Nailed Down

OF COURSE, there are ninety-two kinds of statesmen in the United States Senate, ninety-two separate brands, now that the Honorable William Lorimer, of Chicago, has oozed in and rounded out that peevish gathering to the legal limit of ninety-two Senators. If there were a hundred and eighty-four Senators there would be a hundred and eighty-four different kinds of statesmen, but, like as not, the fathers had an angle on the future when they prescribed two from each state and thought to relieve us of the exhausting labor of tabbing so many kinds by keeping the representation down to a pair from each commonwealth.

A catalogue of the ninety-two species would be interesting but not conclusive, for there are patriots in that august conclave who, ever and anon, change the kind of statesmen they are, versatile statesmen who can, easily as not, be one kind of a statesman one day and another and unexpectedly dissimilar kind the next. There are patriots there who can give any chameleon that ever chameled all the colors of the spectrum for a handicap and then beat that chameleon to a pale mauve in rainbowing. Some of them vibrate so rapidly they resemble an alternating current going through a step-up and step-down transformer, if that is what an alternating current goes through; anyhow, the vibratory effects are there.

However, there is one statesman in the collection who is the same kind of a statesman today, tomorrow, last week and next year: to wit, the Honorable Samuel Douglas McEnery, of Louisiana, and the kind of a statesman he is is the Samuel Douglas McEnery kind. He is the Human Stayed-Put. You do not find him flitting around here and there. He never flits a flit. Having assumed a position he maintains it, thereby making the Rock of Gibraltar look like a mould of apple jelly when it comes to real permanence.

Representing Louisiana, in company with the Honorable Murphy J. Foster, he is open to suspicion of being a Democrat. In fact, all clues and previous information lead to that supposition. Still, he is his own variety of Democrat, not any other of the fifty-seven, regulated by his own rules and running under his own steam. Take this matter of the tariff, concerning which there has been some slight discussion in the halls of Congress since March fifteenth last. Samuel Douglas McEnery formulated a short code for personal guidance soon after inauguration, as follows:

1. I am from Louisiana.
2. Louisiana produces sugar and, likewise, rice.
3. I am a Democrat.
4. Being a Democrat I am in the minority.
5. Though the minority may be always right it makes no tariff bills.
6. Louisiana desires protection for sugar and rice.
7. Me for the majority which can give Louisiana—and myself as a loyal son of the same—what we desire.

Simple, isn't it? As neat a code as can be imagined and with nothing verbose or superfluous about it. Wherefore, suiting the action to the code, Mr. McEnery was for the majority; was for it from morn to humid eve, unterrified, undaunted, undismayed, and accumulating the while a fair line of protection for his cherished commodities, as the completed handiwork will show.

Will Stand Without Hitching

THERE were other Democrats who had moments when they were vociferously with the majority, moments that sometimes stretched into days. It all depended on how long the schedules in which they were personally interested remained under discussion. There were Democrats who, appalled at the iniquities in the way of trusts and combinations and such that have been fostered by the policy of Protection, maintained the whole system was wrong, except in the small degree wherein it related to the products of their own states, which, of course, must be protected against the pauper products of the Old World out of justice to that great, brave body of husbandmen who are toiling for a competence. Consequently these Democrats, purely as a matter of justice, voted for protection for those home products, but could not be too emphatic—they said—in condemning the system as a whole, because it was subversive of the principles of a free government.

Likewise, there were Republicans who left the reservation repeatedly and took great pains to stamp on the revered features of Nelson W. Aldrich whenever they had no personal interest in the schedules under discussion. They whooped and whirligigged up and down the aisles and were always triumphant except at the times when votes were taken, always had the oldsters on the run except at the finish. It was fatiguing to check up these statesmen. They oscillated too much, and it was very hot.

He Never Flits a Flit

What one could do when one desired a calm and comfortable something to contemplate was to observe the Honorable Samuel Douglas McEnery. There was no oscillation about him, not even a tremor. He picked out his place early in the session and, having picked it out, he came across with unvarying regularity. Senator Aldrich may have had qualms about some of his supporters. He may have felt that some of them wouldn't stand without hitching, but never a qualm about McEnery. Always McEnery was on the spot and always he voted with the Aldrich folks on the schedules. Others might waver. Others might think it prudent to back or fill, to hem and haw, but not McEnery. He decided what to do, and he did exactly that—the same being to get as much protection as he could for his state and to get that protection from the people who had Protection to give.

There was no flubdub or false pretense about McEnery. He knew what he wanted, and he went out to get it in a straight-from-the-shoulder way. He didn't spar around and declaim about the principles of the thing and then try to sneak in under the practice. It made no difference to him what his party associates wanted or said or did. They couldn't budge him. He put himself where he wanted to be, and then he stayed put and he had no excuses to offer nor any apologies to make.

A sturdy and independent citizen is Senator McEnery, who has always acted in the Senate as he personally saw fit, without any instructions from anybody. Moreover, they seem to like that sort of a Senator down in Louisiana, for he has just begun his third term.

When he was a boy he went for a time to the United States Naval Academy and to the University of Virginia, although he was born in Louisiana. He was a Confederate soldier, and served as lieutenant-governor and governor of his state. He was defeated for renomination for governor by General Francis T. Nicholls, in 1888, but after Nicholls was elected he appointed McEnery associate justice of the Supreme Court of the state for a term of nine years. He entered the Senate in 1897, and has served continuously since.

Senator McEnery is deaf, and a speech by him is usually sprinkled with an amazing series of whoops, when, not able to hear himself, he thinks he isn't talking loud enough.

Not for the Public Ear

AFTER what he considered a poor performance of one of his plays the late Charles H. Hoyt went back on the stage one night just as the final curtain fell and said: "Ladies and gentlemen, before you leave I wish to say a few words."

Whereupon he began with the leading lady and went down the line, telling each actor of his or her deficiencies in a most emphatic manner.

George Bean, who was in the company, was up stage and Hoyt did not see him and did not say anything about his performance.

After Hoyt had finished Bean swaggered down and said: "I notice, Mr. Hoyt, you did not say anything about my performance, and I take it I was all right."

"No," replied Hoyt, "I did not say anything about your performance, Mr. Bean, because what I have to say to you I must say in private."

Two of the Saving Kind

JIM THORNTON, the vaudeville man, had an engagement with Cole and Middleton, and Cole came on the stage one afternoon and began criticising Thornton.

Thornton listened for a few minutes and then, with an imperious wave of his hand, said: "To the cellar for yours, Cole!"

Not long afterward Thornton appeared rather the worse for wear.

"You must have had a hard night," said his friend.

"Yes," he replied, "I was out with two chaps. One was a Scotchman and the other didn't spend anything, either."

Baseball as She is Spoke

VICE-PRESIDENT SHERMAN is a great baseball enthusiast and goes regularly to the games in Washington.

One hot afternoon when the Senate was wrestling with the tariff Sherman put on a substitute as presiding officer and went out to the game. Just back of his box there was one of those howling fanatics. Somebody hit a long fly to the outfield, and the outfielder had to make a hard run for it. The fan jumped up and, after a series of inarticulate yells, shouted: "Oh, he has it. He has it!"

"What kind of baseball language is that?" asked the Vice-President, turning fiercely on the shouter. "He has it! He's got it, you mean."

Face Value From Lauder

HARRY LAUDER, the Scotch comedian, is no spendthrift, to put it mildly. He has all of his race's thrift, and then some.

Lauder had three thousand dollars a week for his last engagement, and he saved most of it. Usually, when a vaudeville top-liner finishes his engagement at the end of each week he gives the property man and the stage hands a few dollars.

"Here," said Lauder to the employees one Saturday night after he had been paid his three thousand, "I maun do somethin' for ye. Ye ha' been more than kind. Here is me pictur' for each o' ye, and when I come back next year I'll write ma autograph on them for ye."

The Hall of Fame

¶ George Broadhurst, the playwright, was an expert accountant before he began writing plays.

¶ George M. Cohan, the actor and playwright, was born on the Fourth of July, thirty-one years ago.

¶ George Hibbard, who writes short stories, and David Gray, who does likewise, are both lawyers in Buffalo.

¶ Charles B. Dillingham, the theatrical manager, ran a small newspaper in the State of Washington once, but not for long.

¶ Representative Daniel Lafean, of Pennsylvania, is a candy manufacturer, and is known as "The Caramel King." Fudge!

¶ Major John M. Burke, the press representative for Buffalo Bill, has hair just as long as Bill's, but he keeps it tied up under his hat.

¶ George Barr McCutcheon, the novelist, is a brother of John T. McCutcheon, the cartoonist; or, other way about, if you prefer it that way.

¶ Thomas Flannery, who died a short time ago, worked for almost sixty years on the same newspaper, the Rochester Union and Advertiser.

¶ General Theodore A. Bingham, removed as police commissioner in New York by Mayor McClellan, used to be majordomo at the White House, and lost a leg in an accident on the Buffalo breakwater where he was army engineer in charge.

¶ Mr. Justice Harlan, of the United States Supreme Court, raised the Tenth Kentucky Regiment in 1861 and fought with it until 1863. His name was then before the Senate for promotion to a brigadiership when his father died, and he was compelled to leave the service.

FIXING THE FOREIGN TOLL

How the Appraiser Decides the Value of Dutiable Goods

By EDWARD S. FOWLER
FORMER COLLECTOR OF THE PORT OF NEW YORK
ILLUSTRATED BY H. M. BUNKER

WHEN General Grant ran for the Presidency in 1868 he was most effectively supported by the Hon. Charles A. Dana. It was Mr. Dana's ambition to be Collector of the Port of New York, and there is little doubt his services were worth this recognition. For some reason, however, the President found himself unable to bestow the coveted honor upon his friend, and appointed Hon. Moses H. Grinnell to the Collectorship. Deeming the Appraisership an office of the first importance General Grant soon afterward offered it to Mr. Dana. The offer was indignantly rejected, and from this incident the split between the two really great men was dated

The Appraiser of Merchandise for the District of New York is second in importance to the Collector of the Port. He is required to ascertain the actual foreign market value of imported merchandise and to report the same to the Collector for classification and assessment of duty.

His decision is final unless an appeal therefrom is taken as authorized by law. He is authorized to cite before him and examine upon oath any importer, owner, agent, consignee or other person, touching any matter or thing he may deem material respecting any imported merchandise in ascertaining the dutiable value thereof. He may require the production of any letters, accounts or invoices relating to such appraisement. He must ascertain the wholesale price of merchandise prevailing at the time of exportation in the principal markets of the country whence the same has come. This seems simple and prosy enough. But when one considers that more than four thousand vessels annually enter this port bearing dutiable goods all the way from Scotch tweeds to medicated dogs, from silks to pictures, from precious stones to works of art, and from heathen gods to poker chips, he may appreciate the variety of the Appraiser's work; when he reflects that the value of importations has increased from $401,772,000 in 1898 to $852,050,000 in 1907, falling off on account of the panic to $719,733,000 in 1908, he may form a vague estimate of the vastness of the Appraiser's responsibility.

A Fraud in Poker Chips

TOUCHING on poker chips suggests a very good illustration of how the Appraiser cannot always rely upon market values for guidance. An importation of Japanese poker chips had attracted much attention. The examiners were at a loss to understand why these articles should show a decline in dutiable value, especially when the market price of shellac—their most valuable component—was constantly rising. After many attempts to solve this puzzle had been made the chemist was called in. His analysis revealed the fact that whenever shellac advanced in price rosin was substituted to keep the cost of the chips down and enable the deft Oriental to make his profit.

Another case in point is the clever European device to provide the American ladies with enough hair to fill the inverted peach-basket which they affect. Human hair did not grow fast enough to meet the demands, and the gentle sheep and agile goat were called upon to provide a substitute which the ladies failed to detect, but which resulted in benefit to the Government in the increased duties upon articles made of wool or assimilating thereto under the tariff.

The appraisement of antiques and curios requires vigilant attention to protect the Government, and likewise the credulous purchaser when it is possible to do so. It so happens with the skilled and unprincipled importer of paintings and other alleged works of art that he will bear watching, as may also, in some instances, the expert examiner. Not long ago there was such an expert examiner whose knowledge of curios, antiques, pottery and the like was so pronounced and whose work was done with such efficiency that his official superiors offered him promotion to an assistant appraisership. He declined the honor, however, on the ground that the broader duties would preclude his devoting his entire attention to the line of goods he was then handling. The act of sacrificing marked promotion from sheer love of duty is refreshingly rare. Although his refusal of promotion could not be fully comprehended by the Appraiser, the fact that he was known to be an enthusiast over antiques precluded surprise at his attitude.

All went well until one day a Syrian importer accused the examiner of having abstracted from the importer's packages specimens of antiques of considerable value while the same lay in the Appraiser's warehouse. The Syrian charged that the examiner had not limited his pilfering to one importer, but that others had, in like manner, been made to suffer.

The charges were so serious that a rigid investigation was made. In support of his accusation the importer showed that the examiner had offered antiques for sale at the same curio shop on Fifth Avenue at which many of the importer's goods were exhibited, but he failed to identify as his own the articles offered for sale by the examiner. The evidence was not deemed sufficient for conviction. The examiner was exonerated, but, like many men who are smart at one thing and a fool at others, the examiner had not acquired the rare art of silence. In a spirit of triumphant resentment he charged that antiques and curios—the business of the Syrian—in most instances were frauds, and boasted that he himself had manufactured ancient glassware and had disposed of the same at fabulous prices. Not appreciating the grave nature of his admissions he further accused the Syrian with having made the complaint through revenge because of his, the examiner's, failure to produce an ancient glass punchbowl ordered by a prominent citizen of New York, for which one thousand dollars was to be paid. The Syrian, he said, had agreed to divide profits with him, and so he had gone down to the Bowery, purchased an ordinary glass punchbowl for five dollars, and placed the same in a bath of acid which would eat away parts of the glass and give the vessel the scarred and pitted appearance of an antique. But he had forgotten to remove the bowl from the acid at the proper time, and the thing was entirely destroyed. Not being able to produce the antique at the appointed time he told the Syrian that the bowl had slipped from his fingers and had been broken into a thousand fragments. But the wily Syrian rejected this excuse, and, suspecting that the vessel had been sold to some one else and the entire proceeds pocketed by the examiner, put up the job of revenge

Subsequently the examiner confessed to the Appraiser that he had at another time—quite on his own account—not only attempted, but actually succeeded in making an antique glass punchbowl, which he had sold to one of New York City's great millionaires, who prized it so highly that he procured a rosewood cabinet in which he kept it, exhibiting it to his inquiring friends as a curio of great value.

Of course, after such an acknowledgment of fraud it was not possible for the Appraiser to continue the expert examiner longer in the service. But in view of his faithful work and the fact that he had not defrauded the Government he was permitted to resign.

The End of the Curio Expert

THE man seemed to be suffering from moral turpitude. Not long after his dismissal—for such it really was—he had the assurance to seek reinstatement, claiming that his fraudulent transactions had been of a purely personal nature and that, as his official life had been above reproach and as he had in no wise cheated the Government, there could be nothing against him. But the Appraiser failed to appreciate the fine discrimination between personal and official morality and stood "pat."

He then convinced a gentleman much interested in domestic pottery that the Appraiser had sought to get rid of him, the examiner, to the prejudice of domestic pottery makers. This potter took up the case and prevailed upon Secretary of the Treasury Shaw peremptorily to order the reinstatement of the examiner. Upon this, the Appraiser put Mr. Shaw in possession of all the record facts and the order of restoration was immediately revoked.

After months spent in vain attempts to get back into the service the former expert examiner fled from his troubles by the "short route." They found his lifeless body in Newark Bay

At one time the Appraiser received an oil painting which was soon followed by an invoice representing its value at over forty thousand dollars. The expert examiner, upon having the outer cover removed, discovered

that it was a fake. Very soon thereafter the alleged owner presented herself, accompanied by an elderly lady and gentleman, and requested permission for her friends to view the painting. The request was politely but firmly refused. The alleged owner became very indignant and, although the Appraiser's officers were extremely civil, she resented the refusal with great force and appealed to the Collector for relief, presenting her case to him in the most convincing manner that she could command. The Collector, without presuming to interfere with the Appraiser's prerogatives, unofficially requested an explanation. He was informed that it was the practice with a certain number of fraudulent picture importers to procure in Europe cheap reproductions of some meritorious work of the old masters. These reproductions were put in old frames, or in frames having such appearance, and sent to this country with consular invoices placing the value at an excessive figure. While the fake paintings were in possession of the Appraiser innocent persons were interested with the concocted story that the pictures possessed the stated value in the invoices, but that the owner was unable to pay the duties on them—twenty per cent *ad valorem*—and that, if the proposed purchasers would take them at the invoice price by paying the duty, they could have them, as the importers did not want to sacrifice the pictures to the Government. In carrying this scheme into effect the importer would seek to show the picture to the proposed purchaser while at the Appraiser's warehouse, and, if possible, obtain also an inspection of the invoice with the excessive valuation stated thereon. In this way the Government was made a party to the fraud, and the purchaser the victim.

The examination of merchandise for appraisement in the first instance is limited to one package in every ten, the same being designated by the Collector; but if the Appraiser believes that this number does not furnish sufficient evidence for the full appraisement he may require more, ordering the entire importation into the warehouse if necessary. The work performed by the expert examiners in aiding the assistant appraisers is intensely interesting, as it is here the officers are brought into direct touch with the merchandise. The opening of packages often reveals articles valuable and wonderful.

How Undervaluation is Discouraged

WITH each shipment of foreign merchandise comes an invoice prepared by the manufacturer or shipper and duly certified before the American Consul at the port of exportation. This invoice purports to represent the actual foreign market value or wholesale price of the shipment which it accompanies. Upon its arrival it is presented to the Collector of the Port, an entry made thereon in due form and forwarded to the Appraiser. It is afterward sent back to the Collector with notations showing the Appraiser's report, which constitutes the advisory classification. It often happens that the Appraiser finds the invoice price below what he knows to be the true market value of the article. The importer is notified, he protests and seeks relief through reappraisement proceedings, but he is often at fault. It is required under the law that the invoice value shall be a true statement of the actual market or wholesale price in the country of exportation at the date of shipment. The law presumes that the importer knows the value of his own goods in order to carry on his business successfully. If he does not know it, or, being aware of it, fails to state it correctly, it is his own fault if the matter becomes expensive to him. Should he fix the value too high the excessive duty cannot be refunded to him, since by the present law no duty can be assessed on a lower valuation than that expressed in the entry. If he places the value too low and the appraising officer discovers the fact and puts a higher value on the goods the law may impose an additional duty, sometimes amounting to a penalty. Experience has shown that this provision of law, while apparently severe and in some instances inflicting real hardship, is necessary in order to discourage undervaluation.

Upon the arrival of merchandise in this country Uncle Sam takes the importer's property into his iron grip and holds it until the foreign market value is determined and the duties thereon paid. However, if the merchant is not prepared to pay all the duty at once, or if for any other reason prefers not to do so, he may make entry of his goods or a part of them in bond, and warehouse them until such time as he desires to remove them. But in no case may the merchandise remain in bond for more than three years.

The rates on a large portion of dutiable articles are specific—that is, so much a pound, gallon, square yard or other unit of quantity. In this case it is plain sailing for the examiners; but, unfortunately, the rates on the larger portion of dutiable merchandise are *ad valorem*, which require expert appraisement. Then again, there are many articles upon which the duties are compound—*ad valorem* and specific.

The Medicated Dogs from China

AT TIMES the expert examiner is confronted with questions involving the use of an imported article. The tariff provides a classification for live animals. It is quite difficult to make an advisory classification always for dead animals or preserved animals.

A cask from China was received in the Appraiser's warehouse containing three dead dogs immersed in wine. The examiner for a time was stumped, but soon evidence was placed before him showing that the belief of the Chinese is that the wine, after containing these rare species of dogs, acts as a tonic and will improve one's health. It was finally returned for duty as a medicinal preparation and so classified. Its commercial name is "Foo Chuck."

The Appraiser's chief concern is with the staple articles the market value of which is ascertainable if not already well known to him.

Of all articles subject to scientific examination sugars are the most important, since they pay a large portion of the revenues. Those which were formerly examined only by marks are now sampled for the most part by cargoes. Under present regulations one hundred per cent of the packages, weighing about three hundred pounds each, are sampled. The sampler stands at the landing where the sugar, in drafts of five packages, is taken from the vessel and placed upon a truck, and pierces each package with a trier. This is emptied into a metallic can holding about fourteen pounds. The cans, when filled, are locked and subsequently conveyed to the sugar division of the Appraiser's warehouse. Here they are emptied, their contents thoroughly mixed, and two sample cans of the sugar sent to the laboratory under a serial number only, all names or marks being eliminated. Each can is now weighed independently by two polariscopists, brought into solution, clarified and made up to the proper volume. A portion of the solution is placed in a tube for testing by the polariscope, an optical instrument for examining substances in polarized light.

Each sample is tested independently by two polariscopists, and the results written down. On sugars testing ninety-two per cent and over the readings must agree within two-tenths of one per cent. Below ninety-two per cent a margin of three-tenths is allowed. When the readings do not agree, however, tests are made until the desired results are reached, when these are reported under serial number to the Appraiser and returned to the sugar division. Here the tests on each cargo are compared and if within the limits of accuracy are averaged and the amount of duty to be paid on each pound of sugar ascertained and duly noted upon the invoice, which is returned to the Collector.

The samplers who handle the sugar in the first instance for the action of the Appraiser comprise a corps of men carefully selected for the work, whose physical and mental fitness has been ascertained under civil service rules. They work by direction of a superintendent or his assistant, under instructions of an assistant appraiser, subject to the order of the Appraiser of the Port. All official communications and reports in writing relating to their work are addressed to the Appraiser and forwarded through the assistant appraiser, who preserves a record of the same. The hours of these men are from eight until five o'clock, with an hour for luncheon, unless the exigencies of the service require night work.

The handling of packages in the warehouse for the direct action of the Appraiser is done by another class of skilled laborers whose members are designated openers and packers. These men also are carefully selected for fitness in the same manner and, next to the examiners, are the most important officers engaged in the work.

Among the openers and packers are to be found men of unusual education and intelligence, many of them having learned discipline in the army or navy. Part of the business of these men is to truck into the examination-rooms packages of merchandise taken from the Collector's delivery floors and to arrange these in a manner to facilitate the work of examination under the direction of assistant appraisers and the expert examiners. They open each package, remove its contents and verify the same as noted on the invoice. When the examination is completed they carefully return the merchandise to its original case, securely nail down the lid and stencil the package with the name of the examiner and the date of the examination, after which the goods are trucked back by the Collector's laborers to that officer's floor ready for delivery.

This corps is under the management of a superintendent subject to the orders of the Appraiser, and is further subdivided into squads under the direction of foremen, which, for the purpose of designation only, are known as the squads of their respective divisions. These men work from 8 A. M. until 4:30 P. M., excepting the half-hour at noon. Any young man entering the customs service can make no better beginning than in the corps of openers and packers. It beats a clerical job all to pieces. The work is hard and rough, to be sure, but through it the worker not only gains an intimate knowledge of the system, but by close personal contact with merchandise and observation of the methods of the examiners gains a familiarity with the business which no clerk could get in a thousand years, if at all.

Morally, as well as mentally and physically, the subordinate employees of the Appraiser's office stand well. They number upward of six hundred men. To be sure, in line with other large institutions, this office has been obliged at times to meet the dishonesty of employees; but there is not a large department store in the city of New York which has not had relatively more cases of stealing to deal with. Of course, opportunities for pilfering occur, but, owing to the integrity of the men no less than the present check system, petty thefts are rare as compared with those of former years.

The Celebrated Silk Frauds

AN INSTANCE which attracted attention at the time was the stealing of a package of semi-precious stones. A clerk who had been engaged in the office for eighteen years proved to be the culprit. To all appearances his conduct had been so meritorious that he possessed the confidence of his superiors. Evidence was, however, obtained which led to his arrest. He was subsequently indicted and placed on trial. After a full day's hearing in court the evidence presented was so convincing that he pleaded guilty and was sent to the penitentiary.

Another notorious case was that known as the Silk Frauds. A certain firm was a large importer of silks. It entered into an understanding with the expert examiner of silk ribbons and the like whereby its invoices were passed at a heavy undervaluation, and in some instances its goods were passed without any examination at all. The Government finally detected the fraud, the examiner was arrested, indicted and convicted, but forfeited his bail and fled to Canada. Eventually he was brought back for further trial, but was acquitted. The importing firm, however, was prosecuted and driven out of business, the partners saving themselves by making restitution to the Government of a large sum of money.

The process of appraisement requires expert examiners skilled in the art and thoroughly familiar with foreign market values. With the other officers and employees their fitness should always be fully ascertained with regard especially to the lines of work in which they are to be engaged. This leaves no room in the Appraiser's department for "machine" politics. Such politics should be absolutely tabooed and not permitted to influence the appointment or removal of appraising officers, their aides or assistants. The Appraiser possesses the independence of a judge in fixing the dutiable value of imported merchandise.

Neither can his decisions be changed by the Collector of the Port or the Secretary of the Treasury, nor by the Appraiser himself, once he has made it and signed the return upon the invoice. As a last resort, however, the questioned decision may be reviewed by the Board of General Appraisers as prescribed by law. Under the circumstances it is peculiarly regrettable that many of the Assistant Appraisers at the port of New York, who report to the Appraiser the true value of merchandise as he may direct, are officers with no technical knowledge or acquaintance with foreign merchandise whatever, and are for the most part appointed because of political pull, though absolutely ignorant of their duties. Nor is it likely that the vicious practice of selecting for appointment Assistant Appraisers will be remedied so long as the office remains outside the pale of the civil service law. It is fortunate that the expert examiners appointed under and protected by this law are for the most part efficient and competent men. In many instances these men have won promotion through knowledge acquired in the outside business world or by careful attention to duty in the lower grades of the department from which they have risen. It is they who form the bulwark of safety and integrity to the Appraiser's office. By their strenuously-gained skill they are enabled to advise those Assistant Appraisers who are inefficient and ignorant, thereby saving them from the censure which they justly deserve. All praise is due to these faithful experts, who are underpaid and have in that respect too long been neglected.

The above criticism of Assistant Appraisers does not apply to all such officers, especially those who have been promoted from examiners, who, to their credit, are qualified to appraise and fix the dutiable value of any of the lines in their divisions, nor to those who have had actual experience in business and are acquainted with the foreign market value of at least one of the lines of goods which they are required to appraise.

The statute—July 27, 1866—organizing the Appraiser's office at the port of New York was the most extraordinary act of Congress passed for the benefit of the revenue since the days of Hamilton. In it the qualifications of the Appraiser and Assistant Appraisers are clearly stated. It required Assistant Appraisers for said port to be appointed by the Secretary of the Treasury, "to have had experience as Appraisers or to be practically acquainted with the quality and value of some one or more of the articles of importation subject to appraisement and included among the goods, wares or merchandise to the examination and appraisement of which they were to be respectively assigned."

Party Spoilsmen in Office

This law remained in force until the revision of the statutes in 1878, when the provision requiring special qualifications of Assistant Appraisers and their appointment by the Secretary of the Treasury was omitted. This omission left the door wide open for political jobbery. The question of technical knowledge was omitted, which has resulted in injustice to the merchant and injury to the Government. The Treasury Department, therefore, decided that these offices could only be filled by the appointment of the President and confirmation by the Senate. This course was adopted and is in operation.

Observe that the office of Assistant Appraiser was not originally a Presidential appointment. Nor was it the intention of Congress to take from the Secretary of the Treasury the function which had been clearly conferred upon him. Whether or not it was the purpose of the Commissioners of Revision to eliminate from the law the "expert knowledge" requirement for Assistant Appraisers so as to place the offices within the reach of spoilsmen is unknown. But there is a very strong presumption that it was, as results justify. When Mr. Cleveland became President most all of the Assistant Appraisers were replaced by Democrats, who had waited long for the job. Many of these men were wholly unfit for the work and were selected solely for party fealty. Nor did conditions improve with the following Administration. The office was one of the party assets which the bosses had rescued from the clutch of civil service. So incompetent Democrats were put out and incompetent Republicans were made Appraisers. During the second term of Cleveland a level-headed and honest Democrat was made Appraiser of the Port and he retained in office all the Republicans who were found to be efficient and fired the rest out.

With the McKinley Administration changes in the office took place from time to time, political consideration being in evidence, if not the controlling force.

President Roosevelt, after much contention, appointed an Appraiser and definitely instructed him to place the office on a business basis and to eliminate politics as far as possible. These instructions were carried out. Men were selected because of fitness, and political pull was disregarded. As to the Assistant Appraisers, nearly all of those selected under Mr. Cortelyou's administration of the Treasury Department made good

The Assistant Appraisers should be selected by competitive examination with regard to their fitness only, and be appointed by the Secretary of the Treasury on the nomination of the Appraiser, as the original organic act provided.

The Appraiser of Merchandise at the port of New York should be familiar with the tariff, the decisions of the General Appraisers, the leading adjudicated cases of the United States Courts bearing upon questions of appraisement, and understand how practically to apply such decisions to the questions presented, which should be passed upon by him personally. He should be secure in his tenure of office, protected by a similar law as that which gives to the General Appraisers their life terms. No machine politics should be permitted, as is the case today, to operate in providing Appraisers to fix the dutiable values on seven-tenths of the entire importations of the United States.

Editor's Note—This is the second of two papers by Mr. Fowler on the Custom House.

The Senator's Secretary

THE facility with which the United States Senate can do business when it gets ready to do it was never better illustrated than in the closing days of the tariff debate. After dawdling and declaiming and fussing and flubdubbing around for seventy or eighty days, talking millions of words of inconsequential talk, defining positions down to a hair's difference and all that sort of thing, the machine began suddenly to move, and more was done on some days than had been done in a month before.

That is the Senate's way. You cannot tease it, coax it, bully it, cajole it or scare it. It works according to its own methods, which may be exasperating to the country, but which are eminently satisfactory to the Senate. Young men come to it and try to rush it, and find they might just as well attempt to push over Pike's Peak. They get impatient and fret and fume and spout, but the Senate merely says, "Seat'" and does not begin until it is good and ready. Then, when it does begin it goes the distance with a whoop and a rattle that astonish even the hurry-up lads who were yelling for action previously.

Aldrich Campaign Methods

The first, basic, bed-rock rule of the men who control the majority of the Senate is, Never do anything until you are sure you can do it. They are the greatest don't-fire-until-you-see-the-whites-of-their-eyes generals in the history of the world No scattering or wasting or almost winning for them They intend to win and they do Nelson W. Aldrich never let go a proposition to a vote in his life until he was sure he would win or was sure he had lost. He never started on an enterprise until he had complete information, blueprints, plans and specifications at hand. He is no dashing captain, to take a chance or trust to luck He is what is known as a cinch player He never bets 'em until he has 'em Daring ventures spectacular forays, wild charges and all that sort of thing may appeal to some of the Senators, but not to the calm and collected Mr. Aldrich. "Get the votes" is the simple little tenet of his leadership.

"Have you got them?"

"Aye, aye, sir."

"Then jam it through."

Or:

"Have you got them?"

"Not yet."

"Well, we'll talk a while longer."

He can think of more ways to delay action than any other five men in the Senate—until he has his forces marshaled. Then he can get more action in a limited space of time than all the rest of the Senators combined. He understands the Senate; that is why. A whole lot of Senators think they understand the Senate, but they are in the kindergarten compared to Aldrich. Without discussing the merits of what he does, he does what he has to do with an efficiency that is marvelous. When he needs votes he gets them. He was not in danger at any time on any vital portion of the tariff bill, because he had made his combinations weeks and weeks before the people who had it in mind to oppose him began to think of tariff except in the most desultory way.

Now, the tariff bill that will finally come out of the hopper may be a good tariff bill, a fair tariff bill, or a bad tariff bill. It may not, and probably will not, be the kind of a tariff bill the gentle consumer expects, but it will be an Aldrich tariff bill. You can stick a pin in that. There are people who say Mr. Aldrich knows more about the tariff than any other man in the country, and people who say he knows nothing about the tariff at all, but is actuated solely by certain phases and combinations of conditions. Take it either way you like. He may or may not be a great tariffian, but he is the person who had made the tariff bill which was in the last days of its discussion when this was written and should be about in the President's hands when it is read

Meantime, President Taft has been assiduous in his rôle as Everybody's Friend, which is a lovely part, but somewhat difficult. When Mr. Taft started in as President he displayed many signs of becoming a conciliator and proceeding on the theory that it was his task to smooth out all who opposed him, banking on the thought that his friends were his friends anyhow and needed no attention. This is great for the conciliated, but it elicits screams of rage from the friends. When a man gets into high office he is always confronted with two problems. The first is how to take care of those who stood by him, and the second is how to look after those who didn't stand by him, but may be needed in the future.

The Motto of the Faithful

After a man gets into high office he finds that those friends who, to hear them tell it when he was running, came unselfishly to his aid, are about as selfish as they can be. They want it all. "Why," they declaim, "give anything to So-and-So? He was against you. Why not stick to those who stuck to you?"

And many a man has stuck to those who stuck by him and has been stuck. You should have heard the roar that went up from the Original Tafters when the President showed signs of ignoring factions and getting everybody into line. It was preposterous! Who had fought the battles? Who had won the victory? Who deserved all the spoils? None other than the Original Tafters. Wherefore, put none but Original Tafters on guard.

It would not be an exaggeration to say there were very few Original Tafters in the United States Senate. Most of the Republicans up there looked with misgivings, not to say suspicion, on the man picked by Colonel Roosevelt to succeed him. They had had unfortunate experiences with Colonel Roosevelt, who had an annoying habit of chasing Congress out of the front door and booting it off the lot whenever it called. They thought Mr. Taft might continue this uncomfortable pastime. So they watched carefully for a few weeks.

Then they discovered Mr. Taft was Everybody's Friend. He had no grudge

VERONIQUE

The Most Popular Dessert

Everybody likes "Veronique"—the new dessert creation.

They are now served in thousands of homes in place of pastry and cake. At dinner, luncheon or tea—with ices, fruits, berries or beverages—there is nothing better.

"Veronique" are cylinder sticks of crisp flakiness with a sweet candied cream filling. There is nothing to compare with them in flavor or form.

You miss the best until you try these tempting dainty desserts.

"Veronique" are made at the "Sunshine" bakeries—the finest in the world. You can be sure they are pure and wholesome.

You can easily get them from your grocer in 25c. protection tins.

VERONIQUE

Veronique A Sunshine Dainty

VERONIQUE

Try these other sugar wafer dainties from the "Sunshine" bakeries—

CLOVER LEAF

A two-layer Square Wafer with cream between, in 15c tins.

Philopena

Like an Almond—with cream kernel—in 25c tins.

PERFETTO

The quality Sugar Wafer—in 10c and 25c tins.

On receipt of 50c we will send by express, prepaid, a tin of assorted dainties

LOOSE-WILES BISCUIT CO.

Kansas City St. Louis Boston Omaha Minneapolis

Also Distributed by Chicago Biscuit Co., Chicago, Ill. Brown Cracker and Candy Co., Dallas, Texas.

As a suggestion for tomorrow's dessert, serve a plate of "Veronique" with berries. It is delightful.

VERONIQUE

The New Model No. 24 Marlin

Repeating Shotgun

This new 6-shot model is the simplest, surest, and fastest 12-gauge repeater made.

It has the solid top, side ejection and double extractors—special *Marlin* features of comfort and convenience. The closed-in breech keeps the action clean and the shells dry—keeps out rain, snow, dirt, leaves, twigs and sand.

The new take-down construction allows you to take gun apart in ten seconds for cleaning or packing, yet the joint is always as firm and rigid as in a solid frame, non-take-down gun.

The fat forearm fits your hand and helps quick operation.

The full choked guns are guaranteed close-shooting, hard-hitting guns, and are unequalled for ducks, geese, foxes and all long-range work.

A circular giving large illustration, with full description of this handsome new gun, sent free on request or with our complete 136-page catalog for 3 stamps.

The Marlin Firearms Co.
19 Willow Street
NEW HAVEN, CONN.

Same material as bowl—no metal linings to corrode or leak. No wood to open at joints or become saturated with foul dampness. The round shape can be fired without warpage, crookedness, or ill fitting covers. Extra heavy fitting throughout. You need it in your home—write for further information

FLJER ROUND CHINA TANK

FLJER CO.
CAMERON, W. VA.

"Daemo" Fasteners

FOR MEN and WOMEN. Nickel or gold plated, DRAWER SUPPORTERS, 30c. TIE CLAMP, 25c. SOCK SUPPORTERS, 25c. SHIELD CLAMPS for WOMEN, four, 15c, 25c. All grips off instantly, never slip, let go or weaken, and won't rust. At your dealer's, or postpaid, on receipt of his name and price. Satisfaction guaranteed or money refunded at end of 30 days' trial. Circular free.

Agents wanted. D. S. CLAMP CO., Mfrs. Bldg., New York City

against Congress. He had inherited none of the old Roosevelt misunderstandings. He thought Congress was a fine thing to have around and glad-handed every statesman who called, sending for those who didn't call reasonably early and glad-handing them twice. It was to be an era of good feeling.

Congress, and particularly the Senate leaders, hailed this dawn of a placid tomorrow with great joy. Also, Congress, and particularly the Senate leaders, got busy. If there was a President—and apparently it was true—who desired to be friendly, why, the Senate leaders would show that President they could be as friendly as friendly folks were made. They began dropping around. It rained Senate leaders at the White House for days and days. Mr. Aldrich took to going up to luncheon; Uncle Joe Cannon, for the House, was positively uncomfortable until he had paid his morning call.

Such a nice, friendly President, and open-minded. He wanted to hear all about the tariff bill, and far be it from them to withhold any information. Nifty talkers, too, those Senate leaders. They had a line of conversation about the schedules and the necessity for certain things that did not look exactly like revision downward that must have pleased the President. If anybody put in a few words for the consumer they were there to explain why the consumer is a myth, and why, in order to keep up the wages in the calico mills in New England, to help the poor workingman, it was necessary to put a tariff on hides, or vice versa.

Everybody's Friend

Meantime, the Progressive Republicans—they picked out that name themselves—were rampaging around up in the Senate on the assumption that, when Mr. Taft said in his public speeches the tariff should be revised, he didn't mean it should be made any higher, but that it should be made lower—in spots, at least. They thought they were carrying on the President's propaganda. So they went to the White House themselves and said: "Here, Mr. President, we are up there in the Senate trying to get some concessions along the lines of a reduced tariff, and we think you should help us. Jump in with us and we will whale this old crowd and put the Republican party where it belongs, as the friend of progress."

"But, gentlemen," the President said in effect, "I am Everybody's Friend. I do not intend to take any part in this discussion until the bill gets to its final analysis. My duty ended when I called Congress into extra session and told Congress that conditions and party pledges demanded and justified a revision of the tariff. I cannot take sides in this thing."

And he didn't. "Ha!" shouted the Progressives, "the old crowd is in control. They have the President roped, tied and branded. Of what avail has all the work of the past seven years been when Taft succumbs so readily to the cajolements of the reactionaries?"

Well, it doesn't seem to be of much avail, and that's a fact. Viewed from the Progressive angle, which is that the Progressives should have it all and the rest nothing, it may be said to be a dark and stormy night, with the sea running mountains high and not a light to cheer. You see, Mr. Taft has started out on his own course, and is not steering by any of the marks left by Colonel Roosevelt. He may have inherited the office from the Colonel, but he didn't take over anything else, and so far he has an idea that he can consult with the old leaders with perfect impunity. This leaves a lot of fair-haired boys with their tresses clipped, but it seems to be Mr. Taft's way.

This proposition of being Everybody's Friend sounds well, but it isn't so easy as it seems. You may be Everybody's Friend, but that is no guaranty that everybody will be your friend.

Also, even so wholesale an Everybody's Friend as Mr. Taft keeps a cozy little corner in his chest for a few choice and selected unfriendlies. For example, there is Mr. George B. Cortelyou, former Secretary of the Treasury. Mr. Taft never was very keen for Mr. Cortelyou, and he sedulously refrained from inviting that Cabineteer to remain with him. Also, he found it convenient to eliminate such associates as Mr. Cortelyou left in the service—eliminating them, it may be said, at about two minutes past twelve on March fourth.

Nobody wondered at that, but there was some wonder when Secretary Nagel, of the Department of Commerce and Labor, came to bat with the statement that he had made an investigation of his department and had found it to be about as inefficient as it could be without being a home for old ladies. As the Secretary might have put it had he not used the grave language of the official report: The Department of Commerce and Labor is peopled principally by ancient dodoes who can do no work and by youthful dudes who will do none.

Everybody's but Cortelyou's, That Is

Secretary Nagel and Assistant Secretary McHarg took a look around their domain and let out a yell that could be heard for miles around. It was a loud and maccaronian cry, as the late Ike Hill would have said. They had found dry-rot everywhere. Wholesale dismissals were to be made and the department reorganized from end to end.

Now, the Department of Commerce and Labor was organized in 1903, and its first Secretary was George B. Cortelyou. That is only six years ago. Its chief clerk was Frank H. Hitchcock, now Postmaster-General. Cortelyou and Hitchcock were the two departmental experts in the business. They were the System Brothers, the Card-Index Twins. They were the chaps who were supposed to know more about how departments should be run than all others combined, and they were given free rein in the Department of Commerce.

Not long after they began to organize and systematize Secretary Cortelyou was called before the House Committee on Appropriations and laid over Chairman Hemenway's knee for a paddling because, it was claimed, in his endeavor to create a perfect machine he had been nipping out the best men from the other departments and putting them in his own. Cabinet officials complained that Mr. Cortelyou was handicapping them by grabbing their experts. So the Appropriations Committee told Mr. Cortelyou he must quit it, that they liked to see him so zealous in his efforts to create a good department, but that it was not clubby to entice clerks from other departments and build up at the expense of his colleagues.

President Roosevelt backed up Mr. Cortelyou and it was claimed he laid the foundations for a model department, efficient, up-to-date and systematic to the final card.

Therefore, everybody is inquiring what can have happened to that model department in six years. Is it a slam at Mr. Cortelyou, who organized it? If it was so good when it started, how can it have deteriorated so much in six years? Moreover, if this department has dry-rotted itself in that time, what under the canopy must the conditions be in the departments that have been running a hundred years?

Secretary Nagel is a level-headed citizen. And in Ormsby McHarg he has an assistant who is just as level-headed as he is. If they say the Department of Commerce is inefficient it is pretty likely it is; probably, there is plenty of dry-rot in the other departments, too. Secretary Ballinger dug up quite a lot in the Interior Department. But—note this—he has made no public proclamation about it, beaten nary a bass drum nor blown a solitary bugle horn.

Perhaps the title Everybody's Friend goes with a mental reservation, a mental reservation to this general effect: Everybody's Friend—but Cortelyou's.

Pretty Warm These Days!
You will feel cooler if you
Wear Loose Fitting
B. V. D.
(Trade Mark Reg. U. S. Pat. Office)
Coat Cut Undershirts
and
Knee Length Drawers
(50c. and upwards a garment)
The Comfort Giving, Heat Reducing Undergarments.
All B.V.D. garments are correctly cut, accurately stitched, made from light, durable woven materials selected for their cooling and wearing qualities, and are identified only by this red woven label

MADE FOR THE B.V.D. BEST RETAIL TRADE

We make no garments without this label.
The B. V. D. Company
NEW YORK.
Write for Booklet "A"
"The Coolest Thing Under the Sun"

OUR BUILDING

OVER 5 MILLION DOLLARS INCREASE IN DEPOSITS
EST. 1868

During the past year our deposits have increased over
Five Million Dollars
evidencing the confidence of the people in this large, safe bank. We will gladly send you our booklet, explaining the safety and convenience of "Banking By Mail" at
4% INTEREST
Ask for Booklet "M"

The CITIZENS SAVINGS & TRUST CO.
CLEVELAND, O.

Can You Furnish a Bond?
If you can, we have a steady job for you, delivering goods and collecting money for us. You need no experience and risk [illegible]. We [illegible] and [illegible] business. Don't pass up this chance. Write today for particulars.
CONSOLIDATED PORTRAIT & FRAME CO.
290–165 W. Adams St., Chicago, Ill.

A Recipe for Pure Preserves

Seal your Mason Fruit Jars with "SANICAP" Jar Caps. Then your preserves will always be as pure and good as the day you put them up.

For "SANICAP" is *absolutely proof* against the chemical action of fruit acids, mustards, pickles—in fact anything you put up in jars.

Sanicap

"The Only Sanitary Jar Cap"

"Sanicap" is a tin plate jar cap coated on both sides with a specially prepared enamel. This enamel coating provides *everlasting protection* for the contents of the jar.

Zinc jar caps are unsafe. The porcelain lining inside the cap affords no protection.

Because, when you lay your jars on the side, the liquor from the preserves runs between the porcelain and cap. And the acids in the liquor eat into the zinc and carry *zinc poison* into your preserves. Hence, the sickness caused by eating preserves.

With "Sanicap" you lay your fruit jars on side. You can place them bottom up. No matter how long the liquor remains in contact with "Sanicap" your preserves will keep pure and delicious.

No other jar cap so attractive in appearance—none last so long. Easiest to seal and remove.

Yet you pay less for "Sanicap" than for the old style unsanitary jar cap.

"Sanicap" Jar Caps are sold by dealers 15c per dozen. Seven dozen for $1.

[illegible] write us direct. We will see that you are promptly supplied.

American Can Company

New York Chicago San Francisco Montreal

Offices in all large cities

"The Weekly Financial Review" of J. S. Bache & Co. is written with great care and conservatism. It gives a well-considered review of financial conditions and the business outlook. It is read by thousands of investors every week.

—Leslie's Weekly.

(Sent on application.)

J. S. Bache & Co., Bankers,
42 Broadway.

Advice to individual investors given on request

5% While Waiting

Instead of keeping the reward of your savings idle for you, put it to work for you. We invite small accounts as well as large ones, and offer you the same liberal interest on both. We solicit your business and offer you absolute safety as well as profitable interest as more permanent accounts. Your funds may be placed with us at any time. Earnings begin on day received and paid at the rate of 5% to date of withdrawal.

Established 16 years and conducted under the New York Banking Dept. supervision. Our patrons include prominent business and professional men and women in all parts of the country, some probably in your locality, to whom we are permitted to refer you.

Assets $1,900,000 Surplus & profits $138,000

Write for full particulars and booklet

Industrial Savings and Loan Co.

1 Times Bldg., 42nd St. and Broadway, New York

Wanted—Land Scrip

We are in the market to purchase all issues of valid Government Land Scrip, Land Warrants, Lieu Selection Rights, or Scrip Certificates locatable upon Government lands. Please send immediately what you have to offer, and quote your lowest cash prices. Correspondence solicited.

THE W. B. MOSES LAND SCRIP & R. CO.
148 Jacobson Building, Denver, Colo.

YOUR SAVINGS

The Distribution of Investment

WHEN Andrew Carnegie laid down his celebrated investment rule, "Put all your eggs in one basket and everlastingly watch that basket," he was giving advice to the people who could afford to suffer the breakage of all those eggs and yet have ample money left to live on. It was a rich man's rule.

The average man and woman with savings or other funds to invest cannot afford to take any such chance. The rule for them should be, "Distribute your eggs, but watch each egg." This means that investment should be diversified. The same rule holds good with farming. The farmer may depend upon one kind of crop for years and may prosper if all conditions are favorable. But sooner or later a bad year comes and he loses out on that crop.

If he diversifies his products he can suffer loss with one crop and yet succeed with the rest.

Wherever you turn you find concrete evidences of the mistake of putting all your money into one type of investment. This is particularly true of women, who seem to think that more than one kind of bond means the assumption of many cares and responsibilities. When the various bonds are well and carefully selected such is not the case.

Let us first see what heedless concentration of investment does. Take the case of a widow whose husband had worked for a moderate salary and who had left her ten thousand dollars in life insurance. Very naturally she sought investment for this money. It was all she had in the world and it was not a huge sum. Instead of going to a reputable bond and investment house, whose business it is to plan and provide just such investment, she went to a friend who happened to know some of the officials of the Metropolitan Street Railway Company in New York City.

This man thought he was doing his friend a good turn by advising her to put all her money into the bonds of the company. On his suggestion she bought ten Third Avenue four per cent bonds at 90. At that time these bonds were highly regarded and were widely bought by institutions, banks and investors. But even then they would not have stood the discriminating and searching investigation that the investor should make before buying a traction bond, because the company did not issue complete reports. For several years the widow continued to get her forty dollars a year interest on each bond.

Where the Widow's Money Went

Then came the investigation into the conduct of the New York street railway lines, and amazing revelations followed. Mismanagement combined with costly political entanglements wrecked some of the subsidiary lines. Receivership followed. No line fared so badly as the Third Avenue. With the receivership came the loss of many transfer privileges. Earnings dwindled and the company defaulted interest on its bonds.

The widow saw her income of four hundred dollars a year suddenly stop and the value of the bond itself lessen. The bonds dropped from ninety to forty. A rich man or woman could afford to stand this loss, for, sooner or later, there would be a rehabilitation of the road, and the bonds would be worth something in the reorganization. But the widow could not afford a collapse of her resources, and it was a tragic blow. She was forced to go out to work, and, meanwhile, her small fortune was almost wiped out. And this largely because she put all her money into one kind of bond.

Hers is a familiar and oft-repeated story. There are many variations, but all have the same source and the same result. Take the case of a family that has held a block of stock in a manufacturing company for years. This stock becomes a sort of family fetish. The children grow up and make their investments in it, and then their children's children do likewise. All these years the concern has done a safe and paying business and paid dividends promptly.

But along comes a new invention that revolutionizes this particular business. It is owned and controlled exclusively by an opposition house and it has the effect of making the product cheaper. The old firm, whose stock has been a family fetish, cannot meet this opposition; its earnings decrease and then it is forced first to reduce its dividends and then to pass them altogether. What happens? The family's income ceases.

Such cases as this have caused much hardship, especially among maiden ladies who have inherited or acquired the stocks.

The same is often true of traction stock. In every city you find hundreds of families whose fortunes are absolutely tied up in the stock of the street-car lines of their city. To these families the stock appears to be immune from the effects of panic or disaster. But a bad labor strike, a big fire, a municipal-ownership agitation or inefficient management may play havoc with the company's earnings, and its dividends shrink or cease to exist. Then hardship follows for the families who have big blocks of the stock, for it is impossible to sell it or borrow money on it.

When you take the other side of the picture you see at once the value of a distribution of investment. If the family had a big block of traction stock in the company that went through a strike, but, at the same time, owned a block of high-class railroad bonds, the interest on the bonds would be sufficient to tide it over until the company's troubles had been adjusted and it was on a good earning basis again. What is more to the point, the family would not be compelled to sell the stock at a sacrifice in order to get money for the necessities of life.

Three Forms of Investment

Every man, especially one with a family, should have some rule for the distribution of his investment. One very successful man, who has a good income and who is able to set aside a substantial sum each year, has a very practicable plan which may serve as a model for nearly everybody. He divides his investments into three parts. One part he invests in improved real estate which produces an income, the second part he puts into gilt-edge stocks, the third into high-class bonds. If he has not enough money to buy a cottage one year he puts this money into a savings-bank and it earns four per cent interest while he is waiting for an opportunity. He puts his wife's savings into bonds of the highest type.

No man should put all his savings into his home. It is liable to burn down with the fire-insurance policy lapsed, or something else may happen to it. There should be, in addition to the home, a sort of endowment fund in the shape of bonds. The best class of bond is always marketable and may readily be used as collateral for a loan.

Many people believe that in distributing investment they should mix stocks with bonds. This is all right for a man; but women, unless they can afford to take chances and are not nervous about market fluctuations, should not buy stocks.

There are many ways to diversify your bond investment. By following a very simple plan you can so distribute your bonds that, should disaster befall one locality, those in another would be safe.

Here is a suggestion: Divide your investment into three classes. Invest the money for the first class in those railroad and municipal bonds which are legal investments for savings-banks and trustees in New York, Massachusetts and Connecticut. These states place the strongest safeguards about such investments and, though the return on such bonds would scarcely average more than four per cent, you would get absolute security.

The second class might be devoted to municipal and railroad bonds of assured safety and easily marketable, but yielding a higher return than those of the first class. This would make the average yield about four and a half per cent.

The third class could be subdivided into two parts; one to be invested in public-service corporation bonds of companies

This New Poster FREE!

(Second Edition)

I will send it, prepaid with a regular size package of my famous Dutch Bitter Sweets.

The poster is just like the picture, in seven bright colors, without printing matter. It is the most fascinating you ever saw. It is a typical Dutch scene and is 36 inches long.

Johnston's Dutch Bitter Sweets
Made in Milwaukee

These delicious chocolates are famous the world over.

They are so different, so much more enticing than the ordinary. I make them [illegible] infinite [illegible] others are [illegible]

The sweet, creamy centers blend perfectly with the rich piquant chocolate. The result—the most delicious confection imaginable. You miss the best in candy 'til you taste some.

Write me now—send for a package of either the 40c, 60c, 80c or $1 size, and get this novel colored poster free.

I also make Swiss Style Milk Chocolates and White Cherries in Maraschino Chocolate Dipped. If you send a dime to save packing and postage I will send a gift package of either.

Address me—

JOHNSTON
Dept. S
Milwaukee, Wis.
Established 1847

Invest With 59 Bankers

In the capital stock of a going concern, now on a dividend-earning basis. This company loans its money at 8% to 10% on

First Mortgages

on [illegible] Real Estate [illegible] the amount loaned. The Officers and Board of Directors of this company consist of 59 bankers, insuring capable, conservative management. The loan agents are 59 bankers, who are stockholders.

Stock now open for subscription at $12.50 per share, cash (or installments at present.) This price includes a surplus.

[illegible]

L. P. ROUTT, Manager of Subscriptions
The Texas Loan & Guaranty Co., Houston, Tex.

FIX YOUR ROOF

No More Roof Troubles With Roof-Fix you can put your leaky, worn-out, rusty, metal, paper or shingle roofs in perfect condition.

Roof-Fix The Perfect Roof Preserver, makes old worn out roofs new. Satisfaction guaranteed or money refunded. Write for free roofing book. Tell me your roof troubles.

Anderson, The ROOF-FIX Man, Dept. 21, Elyria, O.

When this invention is used one pound of tea goes as far as three pounds. Agents make a mint of money selling it. Send 10c for 25c sample, postpaid.

Agents: send for my **Acorn T-Maker**

DR. LYONS, 1022 Day Street, Pekin, Ill.

6% Eastern Oklahoma Farm Mortgages, carefully selected, for sale. Have been selling mortgages for over 18 years. Write for particulars. Eastern and Western references. ALBERT B. ROSS, Chandler, Okla.

that have proved their earning capacity over a considerable period of years. These may be the bonds of traction, heating, lighting or power companies. The other portion of this third class may be employed in industrial, timber or irrigation bonds. The average yield from these would be from five to six per cent.

These three classes practically represent all the different kinds of bond investment that should concern the average man or woman with savings. If the traction company should get into trouble, or the irrigation concern default on its obligations, the investor would always have the other more stable securities to fall back on.

One of the facts that distribution of investment emphasizes is that it provides for emergencies and spares the investor from sacrificing his holdings.

The duration of the investment has an important bearing. There are many times, and notably after a panic, when the wisdom of diversity in the matter of the maturity of investments becomes very plain. During such a period many short-term notes are issued. These are substitutes for bonds and pay a face interest rate of five or six per cent. They are issued for a short time because the railroads or corporations cannot afford to pay such a high rate for a long time. The investor then may buy a number of these notes. But, at the same time, he should buy long-term bonds so that there will be no interruption in his income. The only objection to high-class, short-term notes is that they mature in two or three years and then the investor faces anew the problem of investment.

It is not necessary to confine the distribution of investment to bonds. It is a good plan to include real-estate mortgages in the employment of money. Land is the most stable of all security; it cannot move away and it is not subject to panic. When you look into the investment of the surplus income of most millionaires you find that each year they set aside a certain sum for guaranteed mortgages. These provide the antidote for market fluctuations.

Summed up, by diversifying his investment the investor not only maintains the integrity of his income but secures much peace of mind.

THE LETTERS OF AN ACTRESS

(Continued from Page 7)

Scattered through the rubbish of these letters occasionally is a plea for help with the ring of sincerity to it. Here is one:

> I am a girl thirteen and am trying to help my mother, who is a widow, to support the family. As I am too young to work I am making and selling these blotters. They are fifty cents. I inclose a stamp with which you may return the blotter if you do not care for it. Thanking you, I am, ——

The utter lack of comprehension contained in the following is almost pathetic:

> I am a young widow 30 yr of age and desire to join first class company but do not know what to do. Have written to a couple of men but found them agents simply after money wishing me to take dancing lessons. I am very much interested in Theaters, take theatrical magazines and in them have read it is best to join chorus and gain experience in that manner.
>
> Wont you please advise me or grant an interview?
>
> I am refined and very much in earnest, not afraid of work, willing to do anything.
>
> Not being acquainted with any one in the profession and you being a woman, also an actress, will understand my writing to you. I hope you will pardon my taking your valuable time, but if you will kindly reply I shall be most grateful to you.

Of course, insults are frequent. I once received a letter from a woman who, though she had employment in the day, wished, as she said, to "eke out her income" by securing a position as an usher in some New York theater. I had no means personally of providing such work for her, but I saw that she was offered a job. The salary was to be seventy-five cents a performance, twenty-five cents in excess of the prevailing wages paid to men ushers. The woman in reply sent the following letter to the manager who, as a favor to me, had offered her employment:

> Your's received. The salary you offer only gives 75c. a performance; hardly a paying proposition. I can just imagine the class of people you can get that expect to make their living by this means. Why do you offer women this salary? Of course it is only extra money to me, and please do not think me inconsistent in this matter, only I am compelled to earn a certain amount more to accomplish a certain purpose. If you can give me $8.00 a week for the eight performances, that will only be at the rate of $1.00 a performance, you can go ahead and place my name on the list at the Theater. If you can make this possible, please let me know what you expect the Ushers to wear.

The manager somewhat heatedly sent me the foregoing, with this note from himself:

> I am inclosing a sample of the kind of thing handed to us in attempts to do something for people who profess a desire to work and earn a little bit of extra money. It is an absolute joke in most cases to pay any attention to these communications, for the reason that, in the end, they wind up by handing you an insult of some kind. I will pay no further attention to this woman, however. I admire her point of view in that $2.00 a week establishes the difference between morality and the reverse.

Never give a professional matinée if you wish to preserve your peace of mind. The subjoined letter is typical:

> You sent me two seats for the balcony of your professional matinée. I am an actress, not a chorus girl. Kindly, therefore, send me two good orchestra seats down in front. I hope this reaches you before all the good seats have been given to blond chorus girls or friends of the stage doorkeeper.

Here is another one from a grafter:

> I am patching a quilt for our next church fair, made up of pieces of famous actresses' dresses; so, if you would kindly send to me a piece of any old dress with your name on it (please write in indelible ink), together with a tag stating the name of the part and play in which you wore it, I should appreciate it. Hoping to hear from you by return mail.

Perhaps this young woman also thought me hard-hearted, but I have a better use for my discarded dresses than to cut them up for crazy-quilts. And I don't own such a thing as indelible ink, and am not inclined to remember the past career of my old clothes. Here is an application for a dress—only as a loan!

> The ——— Hospital is giving a bazar Saturday evening, and the different young ladies that are taking part are going to represent the different actresses. Therefore, I take the liberty to ask you to loan me your costume that you wear in the first act. If you cannot spare that one please send me any of your costumes.

The writer of the following is one of a very large and familiar school of correspondents:

> *Dear Lady:*
>
> I am a man you do not know, but am one who worked at odd times. Have been very hard pressed for a long time past and not being in good health it has been most difficult of getting a livelihood. I have heard of your kindness to others and being in much need of a pair of shoes, and being unable to procure same as I can rarely earn enough to carry one on from day to day, I want to ask you kindly if you would be willing to help me get some. A couple of dollars would enable me to do so and get a couple of other necessary articles. I would be very grateful

Don't Blame the Grocer or Butcher for Short Weight or Overcharges

THE average dealer is honest. He intends to give what you pay for. But he is human and, like all of us, is apt to make errors. Every dealer is called upon scores of times each day to calculate charges for fractions of pounds and ounces at odd prices. The dealer who weighs on the old fashioned dial or even balance scale must make *mental* computation. No matter how many times he tries it he *never* becomes proficient. There are too many combinations of figures to consider

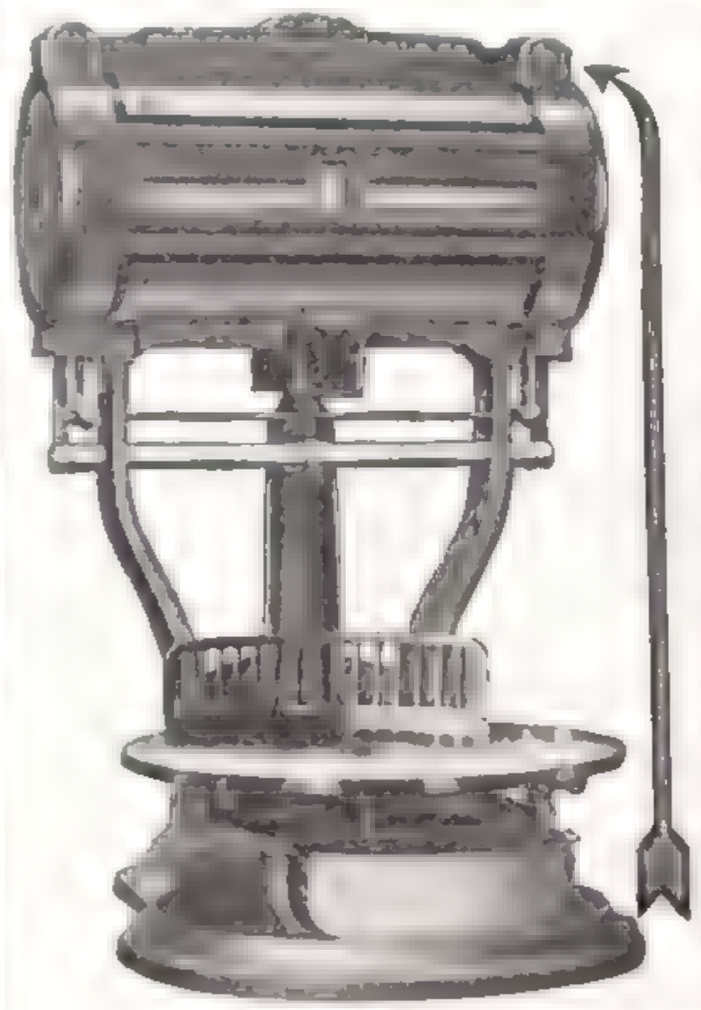
He must *guess* more or less every time.

He must be sure *not* to guess *too little* That would eat up his profit. He must guess, if at all, *more* than is correct—a few cents here and a few there. The purchaser pays the overcharge, yet the dealer may be honest. It would be strange if he made no mistakes. The dealer who weighs on the Dayton Moneyweight Computing Scale shows by the very use of this scale that he wishes to be accurate in his charges.

For example: a 1 lb., 14 oz. cut of meat at 17c a lb. is shown instantly to be 32c on the face of the Dayton Moneyweight Scale. It shows the money value at the same time it show the pounds and ounces.

For these very good reasons the modern Dayton Moneyweight Computing Scale shows on its face instantly, and in plain view, the correct weight and value on all groceries and meats at any price per pound shown on the scale. Housekeepers therefore should patronize butchers and grocers who use the Dayton Moneyweight Computing Scales.

The Dayton Moneyweight Computing Scale insures accuracy to the purchaser and removes all suspicion of dishonesty and careless computation from the dealers who use them. Dealers use these scales because they want no guess work—no mental calculations, no mistakes.



These Dayton Moneyweight Computing Scales automatically indicate the price to be charged you, and never make a mistake. The scales correctly tell the dealer what to charge you. You can see the values yourself by looking at the chart on the scales. No chance for mistakes. No arguments about the charge.

The Dayton Moneyweight Computing Scale is the most reliable and accurate as well as the most durable and practical weighing mechanism known. It costs from 10 to 20 times more than ordinary scales, and there are in use over 250,000 of these scales in the United States and foreign countries.

Because of their accuracy and quick action they are used by the United States Government in weighing mail matter when figuring with railroads on their mail carrying contracts.

We want all housekeepers to know about these scales. We want you to ask your dealer to see the Dayton Moneyweight Computing Scale and have it explained to you.

Be sure you see the sign on the scale which reads thus:—

"The Computing Scale Co., Dayton, Ohio, U. S. A."

Free Offer to Housekeepers

Send us one or more names of dealers who haven't the Dayton Moneyweight Computing Scale and we will send you our book

"Accurate Weights and Measures for Cooking" and a Beautiful Hemstitched Handkerchief **FREE**

$100.00 IN CASH PRIZES

For the four best articles on why the housewife should patronize stores that use Dayton Moneyweight Computing Scales we will give the following Cash Prizes:

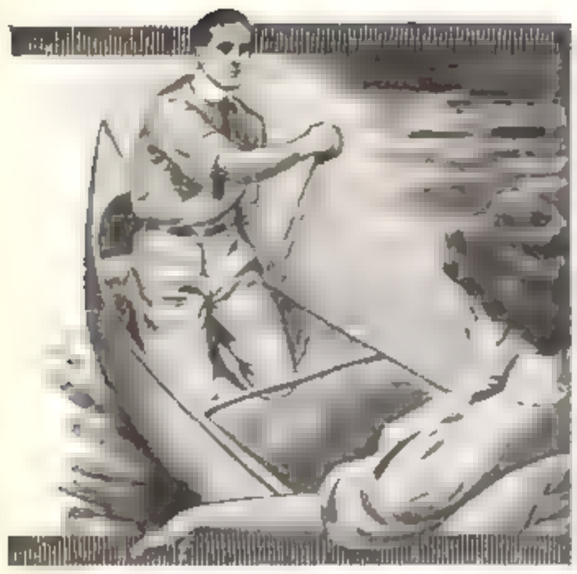
First	Second	Third	Fourth
$50.00	$25.00	$15.00	$10.00

Contest closes September 1st, 1909. All articles must reach us on or before that date. There are over 250,000 of our scales scattered throughout the world. You will probably find some to examine in your neighborhood. Ask the dealer to show and explain their points to you. If you do not find our scales, write for our printed matter and post yourself so as to compete for the cash prizes as above. No one connected in any way with this company will be eligible to compete. Address "Dept." 1,

Moneyweight Scale Co., (Ground Floor) **Masonic Temple Bldg., Chicago**

Sales Agents for The Computing Scale Co., Dayton, Ohio

Notice to Dealers: Dealers should write us for our Special Proposition. You can handle the Moneyweight Scale profitably.



In Summer Time

With lovers of outdoor life, the Collar problem is a serious one. It seems well nigh impossible to maintain a nobby appearance these hot, dusty days. Now is the time you will most appreciate the really fine qualities of our

CHALLENGE
Brand
WATERPROOF
COLLARS & CUFFS

The more careful a dresser you are, the more you will appreciate their perfect combination of style, good taste and economy.

Challenge Collars and Cuffs are made in the latest most up-to-date models. They have the perfect fit and dressy look of the best linen collars—our new Slip Easy finish permits easy, correct adjustment of the tie.

Challenge Collars and Cuffs are absolutely waterproof, never turn yellow, can be cleaned with soap and water. You really can't tell them from linen.

Ask [illegible] Brand Waterproof Collars [illegible] keep [illegible] [illegible] [illegible]

THE PERSONAL TRACER

(Continued from Page 12)

his grandmother's funeral expenses to keep my stock from starving off in this hole, so you're getting off light. You've got to give up. It's a yellow road and they're yellow all the way down the line. The general manager is a big grafter, and those are the small fry that come trailing after."

Jimmie groaned, then he smiled. Mr. Corkingham must have known of some of these things when he gave him all that money. So he sent the loan of fifty dollars through the yardmaster to his cousin in the hospital, and took out the rough-penciled map that they had given him. There were crosses at the intersecting yard points. Nine of them. Jimmie counted. That meant nine more yardmasters to be encountered.

Connaughton was holding his nightly conference at general offices, an event that had come to pass since Beverly Docks burned four days before. The big boss of Consolidated was getting progress reports from all of the little bosses.

"It's an awful strain," said Reynolds, who was in charge at Bloomfield Street, since Browne had been sent back to his bed. "I'm scared all the time of our big unit. The Edison people are getting leary, too. They say they ain't goin' to cripple any of their plants lendin' juice to us."

Old Jim was the boss steadier.

"Don t lose your head and get nervous, Reynolds," said he. "You've got to keep cool and get the folks over the hills and home to supper. We can't stave off the newspapers after another breakdown. They'll be sicking the Commission on us, and then where'll all our jobs be? I hope we'll get them temporary generators within a week. Heard anything 'bout that personal tracer of yourn, Corky?"

"He hasn't taken time to telegraph," said Corkingham. "But we surely ought to have that stuff in four days now."

The general manager groaned. Four days!

"The sheds are finished, Mr. Connaughton," reported Benedict.

There was a sound of footfalls in the quiet halls of the deserted office building, and they halted their talk for a moment. A telegram, Jim Connaughton thought: perhaps they had dumped the generators on one of those mountain stretches. That would be about their sort of luck.

The door opened and the footfalls ceased. They were all looking into the bloodshot eyes of Jimmie Colgan, the personal tracer. Bloodshot eyes? One of them was bloodshot. The other was closed and blackened. His face was seared and grimed, cut and bloody. His collar was gone, his clothing torn.

"See here," snarled old Jim Connaughton. "We didn't want you. Where'd you leave them generators?"

Jimmie gasped at his brusque reception. He was still winded from running.

"Them generators?" he said vaguely.

"The dynamos," snapped Corkingham. "You weren't to come back ahead of them."

"I didn't," said Jimmie Colgan blandly. "I've just put 'em in on a sidin' down in Rinstead Street yards. . . . But say, some of them yardmasters ——"

. . . . . .

Jimmie did not go back to a car. Consolidated Traction was measuring him at his full worth and a little more, perhaps. At any rate, he came once again under Connaughton's eye, and before he was out of it he was in the power department, and his pay twenty-five dollars a week instead of the eighteen dollars that he had been able to crowd out of his run. He had a new distinction, and the idle dream of his happiness became more nearly a possibility of the future. He told Katie that two folks, who were kind of clever at planning, could get along pretty well in Tremont on twenty-five dollars a week.

But Katie fully realized her own attractions and she was still coy. Jimmie thought it was the young man who clerked in the Big Horn, and so he returned to old errors long enough to thrash that young man. That produced just the opposite effect upon Katie from the one that he had wished. She was not pleased. Instead, she became furiously angry at him.

"I don't like fighters," she said vehemently, stamping her little foot. "I like gentlemen."

Jimmie was troubled and ransacked his memory. He remembered that Mr. Connaughton had said something of the same sort to him when he came to Consolidated Traction three years before. He weakly tried defense.

"I don t know, but I always thought girls kind of liked fellows who was able to defend themselves," said he, "who was kind of handy with their dukes."

"You don't know," said Katie.

"I guess I don't," he admitted frankly. "But—don't you remember the time I licked that big bloke that bothered you on the car an' put him off. That was the night I met you."

"That was different."

"How?"

"He was bothering me. Besides, you'd a right to be afraid of him. Are there folks you're afraid of, Jim?"

He answered her frankly. "I've yet to see them."

"Nor things?"

His face was troubled.

"Not ordinary things," he said.

"What things?" she pressed.

"'Lectricity," he admitted.

"Why, you're working in the power now, and next week you're going in charge of the sub-station," she said.

Nevertheless, he had to admit the truth. Afraid of no man, he had a fear and hate of the sly, slinky unknown that might brush against you unseen and send you sprawling upon the ground. He had always been afraid of it. Once when he was trying a trick on the front platform of a car—he was bringing a four-motor convertible up over the hills—his controller had blown out, and he had jumped through the vestibule. After that he decided that he would rather be a conductor till the end of his life than motorman for another week.

"If you're so afraid of the power," she told him coolly, before he took his leave, "there's where you can prove your bravery, not in pounding men of whom you are not afraid. When you've shown me something of that sort you can keep company with me, Jim; not till then. There's something—that electricity—that you can fight and still be a gentleman."

It takes a lot of sheer, unadulterated courage to handle a sub-station, one of those nervous organisms that the hand of man has created to control that mysterious thing of which he knows so little—to take the unknown from the high tension under which it comes to the "sub" from the generating station and transform it into the practical force that shall pull the heavy cars upon the rails. It takes courage to do those things even nowadays. Eight or ten years ago when Winthrop Browne was first changing Consolidated's power from direct to alternating current there were few of the present-day safeguards. The sub-stations themselves were crude affairs, their equipment even cruder.

That was the test to which Jimmie Colgan was put, and he went to it like a man. He did not cease to fear and hate the unknown that ebbed and flowed through his station, but he came to face it squarely and bravely. That was bravery. Katie Hendricks was quick enough to know this, and after a while she would occasionally find her way of an evening down to the station under the hill, where Jimmie, with a Swede helper, was the night force.

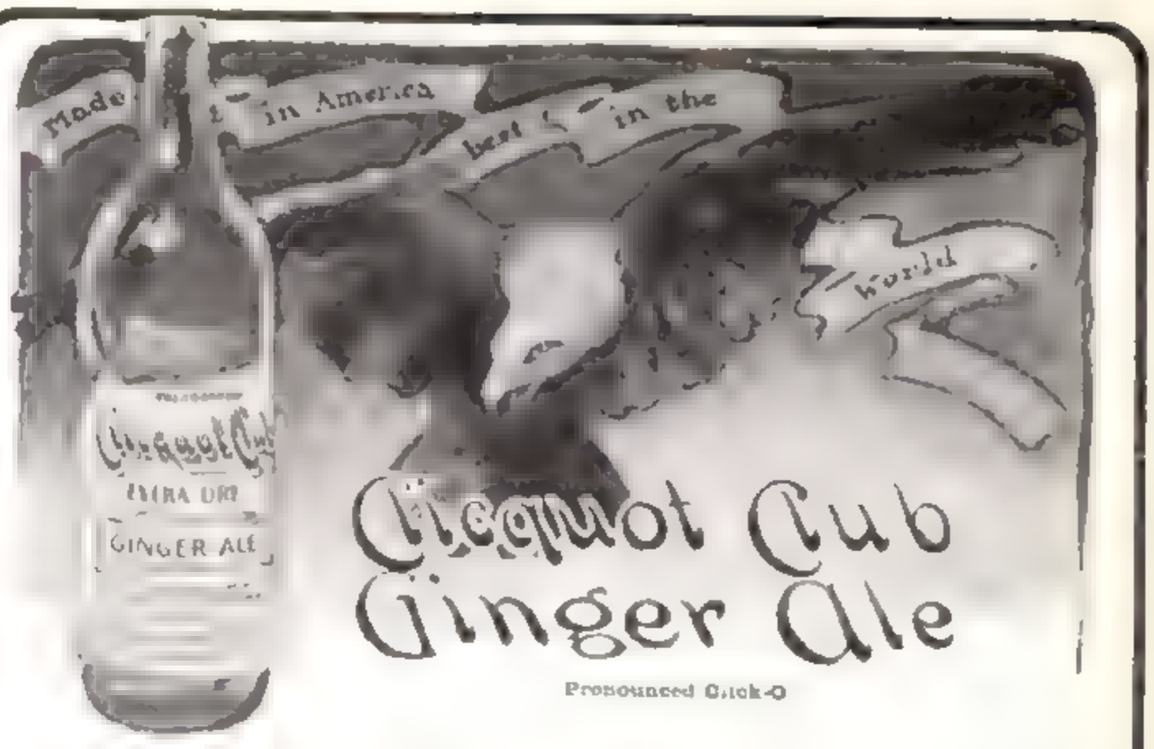
With pride he showed her the details of the workings of the place and blindly fancied that she understood all the mysteries of tensions and amperages and calibrations. Once she warmed his heart by evidencing some real interest in the equipment.

"It seems sort of like a ghost, don't it?" he said. "Just a great spirit that rushes invisible-like through the world, an' can strike you down dead if you cross it. It will do your work for you if you know how to treat it right."

She smiled at him and caught his big hand in both of her two little hands.

"You're learning to be brave, boy," she whispered to him.

Indeed, he was learning to be brave. Only two nights before there had been a loose connection at one of the distributing terminals and he had had to crawl under the benchboard and lie flat on his back while he readjusted the connection. It was like walking a plank out over death, for where he lay there was just four inches

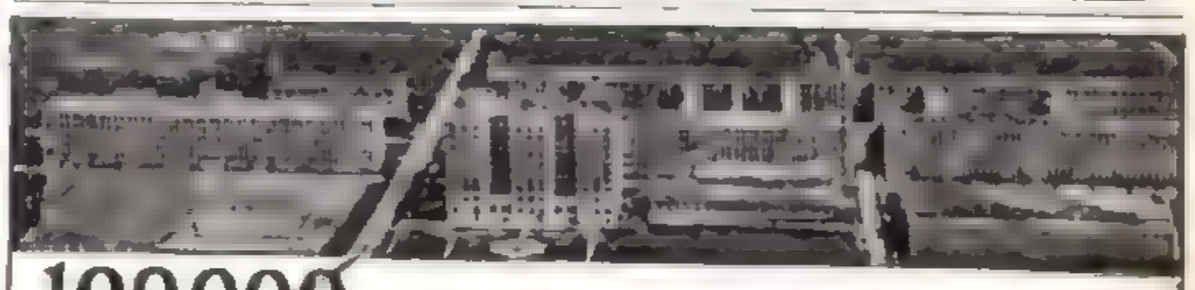


Pure Carbonated Spring Water.
The Best Ginger Root Grown.
The Purest Sugar Manufactured.

These combined in the right proportions with just a dash of pure delicious fruit flavor give to Clicquot Club Ginger Ale that distinctive flavor and sparkle for which it is famous. The purity of its ingredients and the light, clean, sanitary conditions under which it is bottled insure its keeping qualities without any added preservative. You'll appreciate its goodness when you've tried it. Insist on Clicquot Club Ginger Ale.

We also make Birch Beer, Sarsaparilla, Blood Orange, Root Beer, Lemon Soda,—all of "Clicquot" quality.

CLICQUOT CLUB CO., MILLIS, MASS., U. S. A.



100,000 NATIONAL CASH REGISTERS WILL Leave Our Dayton Factory This Year

They will go to storekeepers in all civilized countries of the world. Each one of these 100,000 National Cash Registers has certain duties to perform. Here are some of them:

1. To make MORE MONEY for storekeepers.
2. To PREVENT the LEAKS and LOSSES in every store they enter.
3. To save TIME, LABOR and MONEY for merchants.
4. To encourage HONESTY, EFFICIENCY and ABILITY among clerks.
5. To INCREASE SALES, PROFITS and SATISFIED CUSTOMERS.
6. To turn losses into profits.
7. To enable merchants to know about the important things in their business.
8. To remove temptation from clerks, and to help keep them honest.
9. To give merchants a complete audit of every day's business.
10. To pay for itself out of the money it saves the first year it is used.

Each one of these 100,000 National Cash Registers will perform the duties allotted to it with unerring accuracy. Will one of these National Cash Registers come into your store and make money for you the balance of your business lifetime? Now is the time to decide this question. There are 250 different styles and sizes to choose from. Prices as low as $15. Small monthly payments if desired. Mail the coupon today. It will not obligate you to buy. It merely brings you reasons why one of these 100,000 National Cash Registers should come to your store.

REMEMBER, We guarantee to furnish a better Cash Register, for less money than any other concern in the world

***The* NATIONAL CASH REGISTER CO.**

Broadway and 28th Street, New York City

Offices in All the Principal Cities Throughout the World

TEAR OUT AND MAIL TODAY

The National Cash Register Co.
Executive Offices, 28th St. and Broadway, New York.
Please send me [illegible]
NAME
STREET
CITY STATE

on each side of him between the live currents. A single turn, and she would have known that he was brave. He got so that he almost liked to put his head into the jaws of death and tinker with the brass parts of the switchboard that were the lurking places of the unknown.

Then there came a wet and rainy season of spring. There was a heavier rainfall than Tremont had known in a number of years, and the linemen began to complain about flooded manholes. All his old fears came over him again. You could not have induced him to go under the benchboard now for a year's salary. He bribed the day-man to tighten the connections there for him.

"I ain't afraid," he told Katie one June night, as she stood at the open door of the station, "but I'm sick of it. They're gettin' the beaches goin' now nights an' givin' us the overload. Then we fall down—this whole plant ain't half big enough even with the new station—and they begin to 'phone from the Hilltop to ask if we're asleep here. 'The cars is standin' still out in the marshes an' folks are cussin' the comp'ny again,' they tell me. Day-trick says, 'Cut out the relays and squeeze out more juice that way.' I ain't goin' to take any safety-valves off my boilers, an' I tells Day-trick that. 'Very well,' he says, 'Browne'll be after your scalp some night for layin' down while they're tryin' to get the beach crowd home'"

She laughed confidence at him.

"I think you've been here long enough, and that Mr. Browne will ——"

She never finished that sentence. Jimmie's eyes left hers, and his glance shot across to the dazzling switchboard with its rows of shaded lamps, dials and switches.

Trouble!

Some careless conductor had let his pole snarl into the trolley-wire and had brought the overhead construction down upon the ground with a brilliant display of fireworks. That fireworks display was repeated upon the switchboard of the sub-station a long mile away within three seconds. Trouble on the direct-current end of the station. Jimmie knew what that meant.

The snarl came, smashing its blind way at lightning speed into the house. A crippled circuit-breaker tried feebly to stop it and failed. Jimmie knew what that meant, too. He shouted in desperate note to the Swede.

"Cut that out!" pointing to the switches.

"What?" asked the frightened Swede.

Jimmie started with a bound toward the board. His toe stubbed, and he went headlong, scraping along on the rough cement surface of the floor. . . . He lifted his eyes toward the nearest generator. There was a deafening report, then blackness and confusion; after that, blinding smoke and the stifling air of burning rubber.

He gained his feet. His knee ached with the torments of the damned. No matter about that. He got across the room through the blinding smoke and snapped the heavy switch. Too late. The generator was a wreck, a mass of fused metal, smoking to the ceiling like a Vesuvius.

In a moment they would all be afire. He turned toward the Swede. The Swede was drawing water in a pail at the sink. Jimmie swore at him.

"One drop of that stuff and I'll thrash you!"

How his knee ached! But he knew that water was the worst thing that you can dump into a burning electric station. How that knee groaned at his soul! Where was that sand? Who had emptied that box? . . . He vaguely wondered if a man could walk with a broken knee.

There was a soft hand on his. He had forgotten Katie.

"You'd better get out of here before it gets any worse. If I could only reach some sand!" he added incoherently.

She whispered something in his ear, but he did not hear her. He was hearing something else.

The firemen?

That was an engine whistling; he could hear the clatter of the horses' hoofs upon the asphalt. Some fool outside had seen the flash and the smoke and had sent in an alarm.

Jimmie began to forget his aching knee. The fire department—they couldn't come in. That was the first of Browne's commandments to the station men. Firemen were worse than the "shorts."

He whispered to the Swede.

"If you want to hold on to your job you don't let a soul come in here. Don't care who. They can't come in."

Then he told Katie to go out of the station and clear her skirts of the muss. She, womanlike, did nothing of the sort. Her keen eyes saw a revolver resting upon Jimmie's desk, an empty thing, kept to scare the drunken sailors out of the place when they came up from the docks at night.

The Swede sat on the floor with his back against the bolted door. There was a window panel in it that opened, and back of that panel stood Katie, pale and excited—Katie with the gun. The smoke grew thicker and thicker, the stench of burning rubber almost intolerable. It was fearfully hot.

Jimmie Colgan groped his way through the blinding smoke. There was another sand-box at the back of the room, and he must reach it if he wanted to save the rest of the equipment. Luckily he knew every angle of the place. His knee ached as badly as ever, but he had to forget that. When he was within reaching distance of the sand-box he found that he could not touch it. It was a metal box and alive from contact with another dislodged wire.

. . . . . .

"I'm Starrett, girl, and I'm chief of the fire department. I'm not going to have any more of this monkeydoodle business. You could go to jail for this."

The Swede began to weaken as if he would move away from the door, but Katie kicked him in the ribs with the point of her little slipper.

"You stuck, Yon Yonson," she whispered, "or Jimmie Colgan will half kill you." Then to Starrett and the other firemen: "I don't care if you are Teddy Roosevelt and the United States Army; you're not coming in here."

Starrett began to lose his temper and to swear, but there was a something in the angry eyes of this pale girl that made him hesitate for a moment longer. Then he remembered his official authority and called to his men to bring a ram from one of the ladder trucks.

"We'll see who is to give the orders here," he said.

Katie did not answer. She had not the strength. She felt faint. The odor of the burning insulation and the smoke were beginning to tell. She began to say little prayers that she would not faint there at her post. All the while she dug the Swede's ribs with the toe of her slipper and told him to be of good cheer.

. . . . . .

Jimmie Colgan turned from the sand-box in despair. He could feel his knee now. It gave him an extra twinge as he stumbled in the darkness back over an obstacle on the floor. This time he did not fall heavily. The obstacle was soft. Jimmie's hands went feeling of it.

Cement!

Jimmie gave a little, glad cry. He remembered that the workmen had been putting in some new flooring. He staggered to his feet and caught up a bag of the white, dry substance. Bad knee or no knee, he got across the floor through the smoke to the burning generator. He threw the contents of the bag upon the fire. It choked for its breath. Another bag of powdered cement. The fire choked the harder. A third bag. A fourth. There was no fire.

He shouted across through the blackness of the place:

"It's all out. Let them in."

The big door gave way. Katie went staggering into Jimmie's chair. Starrett came in expostulating with Winthrop Browne, who had just come into the place. . . . It was all very confusing to Jimmie Colgan. He had told Katie to go home, and here she was telling him that he was the bravest man that she had ever known. He did not understand. All he knew was that his knee was beginning to claim attention once again.

. . . . . .

They have put Jimmie Colgan in as superintendent of the new Beverly Docks, and Browne says that he never knew a nervier man in a power-house. Even old Jim Connaughton sometimes admits that the life contract was not so bad a thing, after all, and he has had the manhood to congratulate John Woodward for having made it.

But Browne simply says that he has a nervy man as boss of his biggest power-station and that the boss of that boss—young Mrs. Colgan—is part of his backbone. Which is all quite puzzling to those folks who never knew of a certain evening's blow-out down at the sub-station under the hill.

Aims Easy As Pointing Your Forefinger

NO unnatural, awkward, drawing up of the wrist to get aim, as in the case of revolvers. You simply jerk the Savage Automatic out of your trousers watch pocket quick, point it instinctively as you would your forefinger, and the bull's eye is hit nine times out of ten. ¶ That's one reason why the Savage Automatic always gets in the first shot, and aims so sure. Wrist twisting takes time and spoils aim. Shoots as fast as you can pull the trigger. ¶ Why the Savage Automatic is the quickest, powerfulest, safest, most notable pocket arm invention since the revolver over thirty-five years ago, is told fascinatingly and pictorially in a beautiful free book. Send for it. ¶ 6½ in. long. 19-oz. Flat. Buy of us if your dealer doesn't keep Savage Automatics. Made by the makers of

10 Shots Quick

THE FAMOUS SAVAGE RIFLES

regarded by expert shots everywhere as the most skilfully built of all rifles. You, who want a rifle, do injustice to yourself if you fail to look at the Savage '99 Model or the .22 cal. Model '03 Repeater before you buy. Send for the new handsome Savage Rifle Catalogue. It's free and full of Savage Rifle information. Address, SAVAGE ARMS COMPANY, 772 Savage Avenue, Utica, N. Y., U. S. A

The New SAVAGE Automatic

Kahn System Addition to Chateau Frontenac, Quebec W. S. Painter Architect

Fireproof Buildings=How to build them

Adopt the **Kahn System** of Reinforced Concrete for the structural portions of your building if you want the best fireproof construction at the lowest cost.

Reinforce the concrete beams and girders with **Kahn Trussed Bars**—strongest—most economical. For floor slab reinforcement use **Rib Metal** especially designed for the purpose. Reinforce the columns with **Cup Bars** and **Column Hooping**

Build the outside walls of any material—brick, stone, terra cotta, concrete, etc. Leave the cement floors plain or cover them with wood [illegible]

Construct the partitions if [illegible] **Hy-Rib** Steel Lath plastered with cement [illegible] **Rib Lath** and **Rib Studs.**

For furring walls and suspended ceilings, use **Hy-Rib**, properly plastered. For ornamental work use **Rib Lath.**

If the framework is structural steel or wood as in some Factories, Shops and Store Houses, build sidings and roofs of **Hy-Rib** plastered with cement. **Hy-Rib** does away with the use of centering in concrete roofs and floors and with studs in walls and partitions. Write for free Hy Rib Catalogue.

Walls and concrete floors where necessary, should be **finished** and **waterproofed** with **TRUS-CON Chemical Products**

Our large Engineering Department has been organized to teach the proper use of our materials [illegible] rates with you or your architect or contractor without cost.

The more completely you adopt **Kahn System** Products the more thoroughly fireproof and permanent your building becomes. Kahn System has a record of successful use in over 2500 [illegible] parts of the world. Factories, mills, warehouses, office and public buildings, hotels, stores, hospitals, schools, etc. **Kahn System** means saving in insurance—doing away with maintenance expense—the greatest possible building value at lowest cost.

Write us about your building so that we can send you catalog [illegible] suggestions covering your particular requirements. Send for free copy of Kahn System Achievements, an 84 page book [illegible] Kahn [illegible] and Results

"Unburnable Buildings are Best"

TRUSSED CONCRETE STEEL COMPANY

Offices in Principal Cities 501 Trussed Concrete Bldg., DETROIT, MICH.

KAHN SYSTEM

Good Ketchup Needs No Drugs

Every housewife knows—every food manufacturer knows—that Benzoate of Soda is not necessary in the right kind of ketchup.

Government officials know it, for the U. S. Department of Agriculture has issued a bulletin showing that ketchup can be prepared and kept without artificial preservatives.

Benzoate of Soda is generally used to prevent inferior, unwholesome materials from further spoilage, and to allow the presence of water in the place of solid food. The drug also permits unsanitary handling and loose manufacturing methods. More than this, eminent medical authorities have declared it harmful to health.

HEINZ

Tomato Ketchup

Contains No Benzoate of Soda.

The tomatoes used in it are especially grown from our own seed. They are the best that soil and climate can produce—fine flavored, meaty, solid.

From the field to the bottle is a matter of but a few hours. The tomatoes are invariably vine-ripened. After sufficient cooking, spices of our own grinding, granulated sugar and pure vinegar are added—but not a drop of anything chemical or artificial—and opened or unopened, Heinz Ketchup keeps.

Your safeguard against Benzoate of Soda—often found in well-known brands—is to read carefully all labels, for on them the law requires the presence of drugs to be stated. Read the small type.

No Benzoate of Soda or other artificial preservative is used in any of Heinz 57. They are guaranteed to please or money back. Thousands of visitors pass through Heinz Model Kitchens every year and witness our care and cleanliness and the quality of our materials.

PURE FOOD 57 HEINZ VARIETIES PRODUCTS

H. J. HEINZ COMPANY

Members of American Association for the Promotion of Purity in Food Products.

COLORADO

presents more scenic grandeur and will hang more pictures in the gallery of your memory than any place on earth.

You can take the

Rock Island to the Rockies

the only line with direct service to both Denver and Colorado Springs, from Chicago, St. Louis, Kansas City, Memphis and Birmingham, and have your vacation start when the train starts. On

The de Luxe Rocky Mountain Limited

you will find a stenographer and everything you expect in perfect train service and some comforting details which you will not expect.

Only one night from Chicago, two nights from the Atlantic Coast. Several other splendid trains daily

Send today for the new "Under the Turquoise Sky" or our folder "Thro' Scenic Colorado and Yellowstone Park to the Alaska-Yukon-Pacific Exposition." Either or both free on request.

JOHN SEBASTIAN, Passenger Traffic Manager
9 La Salle Street Station Chicago, Ill.

Rock Island-Frisco Lines

HANDIHOOK

Don't look for a hammer! Don't screw it in!

Simply press the Handihook with your thumb. That's all it needs. Once up, it'll hold 10 pounds as easily as it does an ounce. And it won't disfigure your wall or woodwork.

For hanging the hundred and one things around your home, office, store or factory, the Handihook is the best hook ever devised. Can't be beat for hanging [illegible] Prints 25c [illegible] 30c [illegible] Ask [illegible]

Send 10c and dealer's name for sample package

August Goertz & Co.
232 Morris Avenue,
Newark, N. J.

Made in three sizes. Small size has only one prong. Send diameter of chair leg.

THE "HERON"
Wool Chair Tip
ABSOLUTELY NOISELESS

Just drive into leg of chair

For use on chairs wherever there are bare floors. Prevents marring of the floor and is absolutely noiseless. Cannot split chair leg. Will last as long as the chair. On sale at your dealer or sent prepaid on receipt of price. Write for free booklet of chair tips and wool casters.

Agents Wanted. Set of four 25c. In dozen lots $2.00.

SYRACUSE CASTER AND FELT CO.
433 South West Street SYRACUSE, N. Y.

Send Your Name for FREE SAMPLES

style sheet, price list and testimonials, or send 50c for special TRIAL box of 8 assorted colors fine linen writing paper, envelopes and postcards. Die Stamped (or Embossed) with your Monogram or [illegible]. Money returned if not satisfied.

FRED H. McCLURE CO., Box F-403, DETROIT, MICH.

LEARN PLUMBING

One of the best paid of all trades. Plumbers are in demand everywhere at good wages. They have short hours. Write for free catalog.

ST LOUIS TRADES SCHOOL, 4443 Olive St., ST LOUIS MO.

Sense and Nonsense

Not a Watered Investment

A CERTAIN member of the Lambs Club in New York is very rich, very much inclined to conversation about his wealth and very economical in the distribution of it the wealth, not the conversation.

He was sitting at a table in the club a time ago with a party of members among whom was Henry Dixey, the actor.

Several rounds of refreshments had been bought, but none by the millionaire, although he participated each time.

Presently he said: "You know, wealth like mine is a great burden. It is easy enough to make money. The problem comes in finding good investments. It is very hard for me to find investments. Do any of you gentlemen happen to know a good investment?"

"Well," said Dixey, "I suggest that you invest in a round of drinks."

The Lost Land

We question of the Captains,
Each morning on the quay,
"Good Masters, have you ne'er a ship
That sails to Arcady?"
"North and East and South and West
Our white sails take the wind,
But never port o' Arcady
May skipper touch or find."

Oh, lost land and lovely land across the leagues of foam,
Across the sea, across the sand it's we'd be winning home.
For that we chose to wander once in quest of golden gain,
Is never ship upon the seas can take us back again?

We question of the Merchants
Who trade by land and sea,
"Now pray you, sirs, whence go the wares
You send to Arcady?"
"North and East and South and West
We Merchants buy and sell,
But where's the mart o' Arcady
Is more than man can tell."

Oh, lost land of dear delights beyond our wistful gaze,
We lost the way in noisy nights, in jarred and jangling days.
For that we kissed our love good-by to follow Pleasure's crew,
Is never path about the world can lead us back to you?

We question of the Wise Men,
"Fair sirs, of courtesy,
Now show us where the star lies
That shines o'er Arcady?"
"North and East and South and West
We call the stars by name,
But never land o' Arcady
Is lighted by their flame."

Oh, lost land of faith and truth, not all our useless tears
May bring us back the dreams of youth across the crowded years.
Nor merchants in the market place, nor skippers on the sea,
Nor craft, nor skill, nor wisdom, lead back to Arcady. —*Theodosia Garrison.*

Before a Gun was Fired

A TENNESSEE planter had trouble about his chickens. They disappeared frequently.

He called in one of his men, a negro named Ben, and said: "Ben, I want you to load up a shotgun and stay out by that coop tonight, and when those chicken-stealing niggers come around I want you to shoot them."

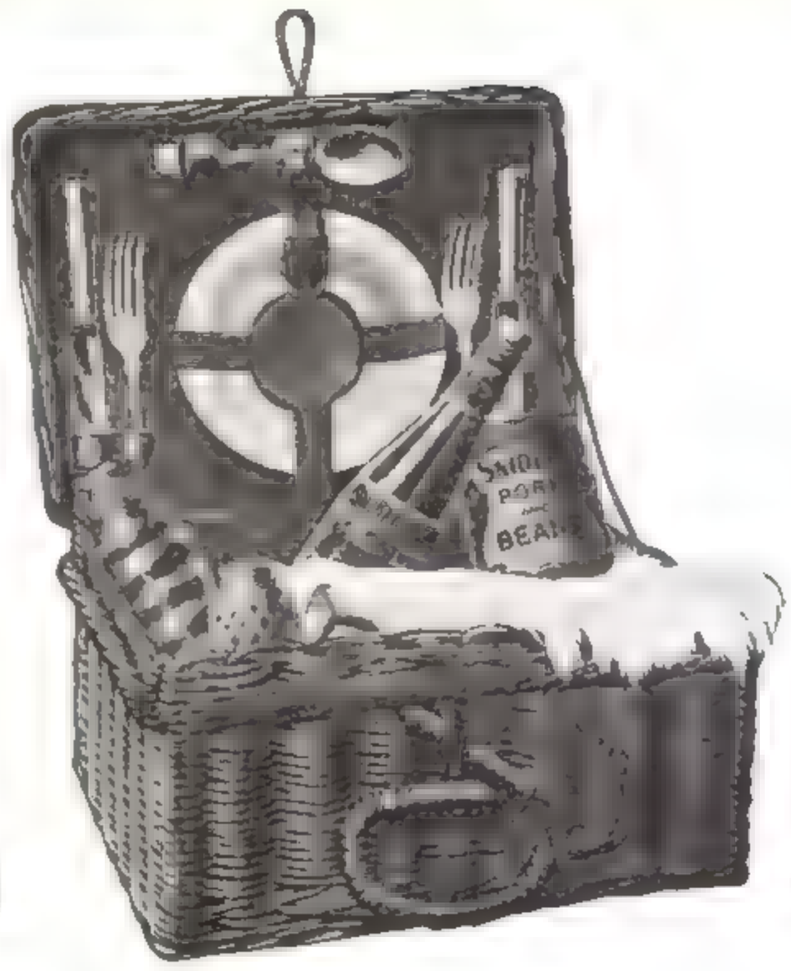
"Shoot 'em? Want me to kill 'em, sah?"

"No, not kill them. Here, I'll show you how to load the gun. Just put powder in and pepper them with that."

"Powder, sah! I dunno 'bout that."

"Don't know about that? Why, here, take a handful of powder, like this, and load with that and a heavy wad."

Ben looked at the glistening black powder with great interest. He poured it back and forth in his hands and then said: "'Pears to me, sah, as if this yere powder done bin used."



"First Aid" to the Hungry!

Be sure to start packing the Lunch-Basket with

Snider Pork & Beans

then you're certain to have

"A Good Time"

and come home happy.

There's a feeling of "comfortable satisfaction" after eating **Snider Pork & Beans**—not found in any other kind—

"It's the Process"

The T. A. Snider Preserve Co., Cincinnati, O., U. S. A.

One Young Man

In any city with from 5000 to 10,000 inhabitants can build up a good business, pushing the sales of THE SATURDAY EVENING POST in a *wholesale* way. We want a man who knows something about circulating newspapers or magazines, and who can train boys to get regular customers. Liberal commissions, a small salary, and an exclusive contract for the right man. Apply to

SALES DIVISION
THE CURTIS PUBLISHING COMPANY
Philadelphia, Pennsylvania

Bad Air *vs.* Good Work

STURTEVANT
Ready-to-Run Ventilating Set

Desk and ceiling fans do not ventilate, they simply stir

B. F. STURTEVANT CO., Boston, Mass.
General Offices and Works, Hyde Park, Mass.

"Character-building is our first aim."

"Of all the good schools, which is *the* school for my boy?"

Bordentown Military Institute
Bordentown-on-the-Delaware, N. J.

Mackay School of Mines
University of Nevada

Best equipped mining school in the country—all buildings of special construction. Faculty composed of prominent engineers and every department in charge of experienced instructors. Located close to great mining district—students obtain both wages and practical experience during vacations. Splendid climate—every opportunity for outdoor life amid beautiful surroundings. Next winter term opens August 23rd. For detailed information address

JOSEPH E. STUBBS, President Reno, Nevada

PEIRCE SCHOOL

A college graduate or grammar school boy can learn bookkeeping and stenography in his home city, but if thorough preparation for business is desired, the broadly educational courses of Peirce School should be considered.

Special booklets and 45th Year Book on request to Dept.

Peirce School, Record Building, Philadelphia

MEDICAL COLLEGE OF VIRGINIA

Medicine, Dentistry, Pharmacy

Seventy-second Session begins Sept. 14, 1909

Excellent laboratory and clinical facilities. Climate ideal. Living expenses moderate. Write for terms and catalogue A 6

Christopher Tompkins, M. D., Dean, Richmond, Va.

1838 1909

THE DANGER MARK

(Continued from Page 15)

"Didn't you once ask me for your confidence—and then abuse it?" she demanded

"I told you I loved you—if that is what you mean. And you doubted it so strenuously that, perhaps, I might be excused for doubting it myself. . . . What is the use of talking this way, Geraldine?"

There was a ring of exasperation in her laughter. She lifted his glass, sipped a little, and, looking over it at him:

"I drink to our doubts concerning each other: may nothing ever occur to disturb them."

Her cheeks had begun to burn, her eyes were too bright, her voice unmodulated

"Whether or not you ever again take the trouble to ask me to trust you in that way," she said, "I'll tell you now why I don't and why I never could. It may amuse you. Shall I?"

"By all means," he replied amiably; "but it seems to me as though you are rather rough on me."

"You were rougher with me the first time I saw you after all those years. I met you with perfect confidence, remembering what you once were. It was my first grown-up party. I was only a fool of a girl, merely ignorant, unfit to be trusted with a liberty I'd never before had. . . . And I took one glass of champagne and it—you know what it did. . . . And I was bewildered and frightened, and I told you; and—you perhaps remember how my confidence in my old playfellow was requited. Do you?"

Reckless impulse urged her on. Heart and pulses were beating very fast with a persistent desire to hurt him. Her animation, brilliant color, her laughter seemed to wing every word like an arrow. She knew he shrank from what she was saying, in spite of his polite attention, and her fresh, curved cheek and parted lips took on a brighter tint. Something was singing, seething in her veins. She lifted her glass, set it down and suddenly pushed it from her so violently that it fell with a crash. A wave of tingling heat mounted to her face, receded, swept back again. Confused, she straightened up in her chair, breathing fast. *What* was coming over her? Again the wave surged back with a deafening rush; her senses struggled, the blood in her ran riot. Then terror clutched her. Neither lips nor tongue were very flexible when she spoke.

"Duane—if you don't mind—would you go away now? I've a wretched headache."

He shrugged and stood up.

"It's curious," he said reflectively, "how utterly determined we seem to be to misunderstand each other. If you would give me half a chance—well—never mind."

"I wish you would go," she murmured. "I really am not well." She could scarcely hear her own voice amid the deafening tumult of her pulses. Fright stiffened the fixed smile on her lips. Her plight paralyzed her for a moment.

"Yes, I'll go," he answered, smiling. "I usually am going somewhere—most of the time."

He picked up hat, gloves and crop, looked down at her, came and stood at the table, resting one hand on the edge.

"We're pretty young yet, Geraldine. . . . I never saw a girl I cared for as I might have cared for you. It's true, no matter what I have done or may do. . . . But you're quite right, a man of that sort isn't to be considered"—he laughed and pulled on one glove—"only—I knew as soon as I saw you that it was to be you or—everybody. First it was anybody, then it was you—now it's everybody. Good-by."

"Good-by," she managed to say. The dizzy waves swayed her; she rested her cheeks between both hands and, leaning there heavily, closed her eyes to fight against it. She had been seated on the side of a lounge; and now, feeling blindly behind her, she moved the cushions aside, turned and dropped among them, burying her blazing face. Over her the scorching vertigo swept, subsided, rose and swept again. Oh, the horror of it!—the shame, the agonized surprise. What was this dreadful thing that, for the second time, she had unwittingly done? And this time it was so much more terrible. How could such an accident have happened to her?

Valparaiso University

(Accredited)

VALPARAISO, INDIANA

The second largest University in America, an institution of learning which has become noted because it offers

"Highest Education at Lowest Cost"

Thirty-Seventh Year Will Open September 21, 1909

Old College Building

Unparalleled Success

Over 35 years ago Pres. H. B. Brown and Vice-President O. P. Kinsey founded the Valparaiso University with one small building and 210 students. Since then its growth has been without parallel. Today this school is the second largest institution of learning in America. The annual enrollment last year was *5216 students*, taking work in *25 different departments* under *176 instructors*. It is well equipped with buildings, library, laboratories, and apparatus for giving thorough instruction in the following departments:

Preparatory, Teachers, Kindergarten, Primary, Pedagogy, Manual Training, Scientific, Biology, Civil Engineering, Classical, Higher English, German, French, Spanish, Italian, Elocution and Oratory, Music, Fine Arts, Law, Pharmacy, Medical, Dental, Commercial, Penmanship, Phonography and Typewriting, Review. *The revised course in Civil Engineering is worthy of careful consideration.*

Method of Instruction

The ambition of this institution is to give practical education of the highest order, so arranged as to suit each student's individual requirements. The central idea of our Method is to thoroughly prepare you for your practical life work in the shortest time at the least expense possible. In short, our object is to give the "Highest Education at Lowest Cost."

Expenses

Student expenses are kept so low that persons of the most limited financial means can avail themselves of a thorough higher education. Tuition is only $15 per quarter of 12 weeks (an average of 25c. a day). Board and Furnished room is $1.70 to $2.25 a week. The total cost of board, furnished room and tuition for the school year (thirty-six weeks) need not exceed $110.00. Students can find means of defraying some of these expenses while here, and will be assisted to positions after graduation.

Auditorium. Seating Capacity 2041

These low rates have not been made at the expense of a high grade of instruction, but by applying business principles to the "Cost of Living." It is but just to say that the salaries of instructors are equal to those paid by the best State Universities.

Department of Dentistry

On account of the clinical advantages this department is located in Chicago, just one block from the medical department of the school. The building 80 x 120 ft., five stories high, is entirely occupied by the Dental School.

The School has been established for a quarter of a century under the well-known name of

"Chicago College of Dental Surgery."

Dr. Truman W. Brophy, M. D., D. D. S., LL. D., has been the Dean of the college from the beginning, and continues to act in the same capacity. His name is favorably known in dental circles in every city in the country as well as in foreign countries.

Students enter the Dental Department at the beginning of the year only. All other departments at any time.

Department of Medicine

The course of study in this is the same as that of the best medical schools. Valparaiso University owns its college and hospital buildings in both Valparaiso and Chicago. The Chicago buildings are just across the street from Cook County Hospital, in one of the *Greatest Medical Centers of the World*. The medical department is conducted in accordance with the laws of the State and the degree of Doctor of Medicine is conferred on all who complete the course.

Chicago College of Medicine and Surgery

Two years of the work may be done at Valparaiso, thus greatly reducing the expenses, or the entire four years may be done in Chicago.

Valparaiso

Valparaiso (Vale of Paradise) famous as the city of schools and churches, and one of the genuine beauty spots of America, is the ideal home for the student. Its citizens are always cordial in welcoming the students to the social, intellectual and religious life of the town, and an undergraduate life at the University is a delightful experience never to be forgotten. Address

H. B. Brown, President, or O. P. Kinsey, Vice-President,
Valparaiso University
Valparaiso, Indiana

Calendar for 1909-1910—Thirty-Seventh Year will open September 21, 1909; Second Term, December 14, 1909; Third Term, March 8, 1910; Fourth Term, May 30, 1910.

Coupon B '09

Fold Here—Tear Out, Sign and Mail

Free Catalog Coupon

Valparaiso University, Valparaiso, Ind.

Please send me your *Illustrated Catalog Free*, as advertised in The Saturday Evening Post.

Name

Address

Santo NURSERY WASHER

For Baby's Diapers and Other Light Garments

[illegible] the washer when not in use.

SANTO washes every garment thoroughly all over, [illegible] boiling or rubbing. It cleanses by alternating [illegible] and suction of air and suds. Nothing inside [illegible]

SANTO [illegible]

[illegible] the following prices

Tinned Trimmings $8.50; Nickeled Trimmings $10.00

This washer will save you many times its price. Please let us have your order at once.

KELLER M'F'G CO., Dept. S-P, Philadelphia, Pa.

Largest Makers of Sanitary Cleaning Devices in the World

Fine-Form MATERNITY SKIRT

of great interest to

Every Prospective Mother

Something new—only scientific garment of the sort ever invented. Confers well-[illegible] for and ease with fine form and elegant appearance on the street and in society. **Always drapes evenly in front and back**—no [illegible] no ripping or basting. **Can be worn the year round.** Made in several styles and at prices lower than you can buy the materials. Have been made at home.

Free Send for our Fine Illustrated Book—"Fine-Form Maternity Skirt." It's free to every woman who is [illegible] Tells all about these skirts—[illegible] gives styles, material and [illegible] Contains [illegible] and says **Ten Days Free Trial**. When you get one back if your dealer does not [illegible] refund your money at once. Don't [illegible] wear it ten days, and if you don't find it exactly as represented, send it back and [illegible] refund every cent you paid. Other Skirts. If not in need of a maternity skirt remember our line of B & W Skirts and Dress Shields are just as good. Please us and we will please you. Same guarantee. Just send this [illegible] Free. Which book shall we send? Write us today to

Bayer & Williams Co., Dept. 38, Buffalo, N. Y.

Rest for TIRED ACHING FEET

[illegible] aches—pains and [illegible] of [illegible] Scholl's *Foot Eazers* [illegible] Scholl's *Foot Eazers* [illegible]

SOLD ON APPROVAL

A [illegible] Scholl's *Foot Eazers*" [illegible] The Scholl M'f'g Co. 220 C V Bldg. Chicago [illegible]

HOME STUDY

The University of Chicago OFFERS

[illegible] Home Study courses by correspondence. The same able corps of instructors that [illegible] Harvard, Yale and Princeton [illegible]

The U of C Div. C Chicago Ill.

BE A CHAUFFEUR

BIG DEMAND FOR TRAINED MEN

[illegible] the country. There are unlimited opportunities for men in this new business. You can learn without interfering with your present occupation. If you are an [illegible] and want to get ahead ask for our Booklet, "**Automobiling as a Profession**"

New York School of Automobile Engineers, Inc.
140 West 60th Street, New York

How could she face her own soul in the disgrace of it?

Fear, loathing, frightened incredulity that this could really be herself stiffened her body and clenched her hands under her parted lips. On them her hot breath fell irregularly.

Rigid, motionless, she lay, breathing faster and more feverishly. Tears came after a long while, and with them relaxation and lassitude. She felt that the dreadful thing which had seized and held her was letting go its hold, was freeing her body and mind; and as it slowly released her and passed on its terrible, silent way, she awoke and sat up with a frightened cry—to find herself lying on her own bed in darkness.

A moment later her bedroom door opened without a sound and the light from the hall streamed over Kathleen's bare shoulders and braided hair.

"Geraldine!"

The girl scarcely recognized Kathleen's altered voice. She lay listening, silent, motionless, staring at the white figure.

"Dearest, I thought you called me. May I come in?"

"I am not well."

But Kathleen entered and stood beside the bed, looking down at her in the dim light.

"Dearest," she began tremulously, "Duane told me you had a headache and had gone to your room to lie down, so I didn't disturb you ——"

"Duane?" faltered the girl. "Is he here? What did he say?"

"He was in the library before dinner when I came in, and he warned me not to waken you. Do you know the time?"

"No."

"It is after midnight. . . . If you feel ill enough to lie here you ought to be undressed. May I help you?"

There was no answer. For a moment Kathleen stood looking down at the girl in silence, then a sudden shivering seized her; she strove to control it, but her knees seemed to give way under it and she dropped down beside the bed, throwing both arms around Geraldine's neck.

"Oh, don't, don't!" she whimpered. "It is too terrible! It ruined your father and your grandfather. Darling, I couldn't bear to tell you this before, but now I've got to tell you! It is in your blood. Seagraves die of it! Do you understand?"

"W-what?" stammered the girl.

"That all their lives they did what—what you have done today—that you have inherited their terrible inclinations. Even as a little child you frightened me. Have you forgotten what you and I talked over and cried over after your first party?"

The girl said slowly: "I don't know how—it—happened, Kathleen. Duane came in. . . . I tasted what he had in his glass. . . . I don't know why I did it. I wish I were dead!"

"There is only one thing to do: never to touch anything—anything ——"

"Y-yes, I know that I must not. But how was I to know before? Will you tell me?"

"You understand *now*, thank God!"

"N-not exactly. Other girls seem to do as they please without danger. . . . It is amazing that such a horrible thing should happen to me ——"

"It is a shameful thing that it should happen to any woman. And the horror of it is that almost every hostess in town lets girls of your age run the risk. Darling, don't you know that the only chance a woman has with the world is in her self-control? When that goes her chances go, every one of them! Dear, we have latent in us much the same vices that men have. We have within us the same possibilities of temptations, the same capacity for excesses, the same capabilities for resistance. Because you are a girl you are not immune from unworthy desires."

"I know it. The—the dreadful thing about it is that I do desire such things. Perhaps I had better not even nibble sugar scented with cologne ——"

"Do you do *that?*" faltered Kathleen.

"I did not know there was any danger in it," sobbed the girl. "You have scared me terribly, Kathleen."

"Is that true about the cologne?"

"Y-yes."

"You don't do it now, do you?"

"Yes."

"You don't do it every day, do you?"

"Yes, several times."

"How long"—Kathleen's lips almost refused to move—"How long have you done this?"

The Uniform Soda Cracker

There's never the slightest variation in the high quality of **Uneeda Biscuit.**

Wonderful care and precision on the part of expert bakers, combined with facilities to be found in no other bakery, ensure this uniformity of **Uneeda Biscuit.**

Damp days, cold days, wet days or hot days their goodness is kept intact by the moisture-proof package.

5¢

NATIONAL BISCUIT COMPANY

PARIS GARTERS

They fit so well you forget they're [illegible]

A necessity with Knee-Drawers

No metal can touch you

Sold Everywhere

A. STEIN & CO. 159 Center Ave. Chicago

25-50

them the year round

WANTED—A RIDER AGENT IN EACH TOWN

[illegible] 1909 Model "Ranger" bicycle furnished by us. Our agents everywhere are making money [illegible]

NO MONEY REQUIRED [illegible] we ship to approval and approve of your bicycle. We [illegible] TEN DAYS' FREE TRIAL [illegible] are not perfectly satisfied in every way after the ten days' use, return the bicycle to us at once and [illegible]

FACTORY PRICES We furnish the highest grade bicycles it is possible to make [illegible] one small profit above actual factory cost. You save $[illegible] middlemen's profits by buying direct of us and [illegible] the manufacturer's guarantee behind your [illegible] DO NOT BUY a bicycle or a pair of tires from anyone at any price [illegible] and learn our astonishing offers and [illegible] rider agents.

YOU WILL BE ASTONISHED [illegible] at the [illegible] we can make you [illegible] sale prices we can make for 1909. We sell the highest [illegible] We are satisfied with $1.00 profit above factory cost. **BICYCLE DEALERS,** you can sell our bicycles under your own name plate at double our prices. Orders filled the day received.

SECOND HAND BICYCLES. We do not regularly handle second hand bicycles, but usually have a number on hand taken in trade by our Chicago retail stores. These we clear out promptly at prices ranging from $3 to $8 to $10. [illegible]

TIRES, COASTER-BRAKES, [illegible] wheels, imported roller chains and pedals, [illegible] DO NOT WAIT. [illegible] you free by return mail our latest catalog and [illegible] interesting matter and useful information; also a [illegible] proposition on the first sample bicycle going in your town. [illegible] to get everything. Write it now.

MEAD CYCLE COMPANY Dept. W-55 CHICAGO, ILL.

THE No-Smudge FUNNEL

Positively guaranteed to take all water and dirt out of Gasoline and ten times as fast as the unreliable chamois covered funnel.

At Auto Supply and Hardware dealers. Price $2.00 or shipped direct, prepaid. Write for FREE Booklet.

Austro-American Separator Co., 5712 Hough Ave., Cleveland, O.

Men's Collars

The latest shapes made the old fashion way—hand made. Wear better, look better and hold their shape better than machine made collars. They launder without blustering—do not shrink nor stretch.

I send my collars direct to you, after making and selling them to the dealer for 25 years.

This simply means that you get collars that are hand made, of honest material, guaranteed to fit right, feel right and look right.

Then, again, it's economy for you to buy them this way, as my booklet, which is *free*, tells you all about.

The collar style shown above is No. A 114. It is the latest thing out. Send me a quarter for two or $1.00 for eight, and mention size desired. I will cheerfully return your money if you do not like them. Write for my free booklet today.

C. G. Cleminshaw
297 River St. Troy, N. Y.
"The Home of Good Collars"

9,059-Word Business Book Free

Simply send us a postal and ask for our free illustrated 9,059-word Business Booklet which tells how priceless Business Experience, squeezed from the lives of 112 big, broad, brainy business men may be made yours—yours to boost your salary, to increase your profits. This free booklet deals with

—How to manage a business
—How to sell goods
—How to get money by mail
—How to buy at rock-bottom
—How to collect money
—How to stop cost leaks
—How to train and handle men
—How to get and hold a position
—How to advertise a business
—How to devise office methods

Sending for this free book binds you to nothing, involves you in no obligation, yet it may be the means of starting you on a broader career. Surely you will not deny yourself this privilege, when it involves only the risk of a postal—a penny! Simply say "Send on your 9,059-word Booklet." Send to

SYSTEM, Dept. 26-731, 151-153 Wabash Ave., Chicago

Square up your screen doors

Don't let them sag open for flies and mosquitoes. Attach

ANTI SAG SCREEN DOOR BRACE

in a minute. Straightens any door. Steel—neat, inconspicuous, lasts forever. If your hardware or screen dealer can't supply you, order direct. 25c each with screws, postpaid, guaranteed.

F. EDW. SNYDER
18 Plum St., Massillon, O.

USE ALLEN'S FOOT-EASE

The antiseptic powder to be shaken into the shoes. If you have tired, aching feet, try **Allen's Foot-Ease.** It rests the feet and makes new or tight shoes easy. Relieves aching, swollen, hot, sweating feet, corns and bunions. Try it to-day. Sold by all Druggists, **25c.** Don't accept any substitute. For **Free** trial package address

ALLEN S. OLMSTED, Le Roy, N. Y.

AGENTS SELL THIS

combination stove lid lifter, screw-driver, wrench, hot pan lifter, tack hammer and puller, and 100 other uses. John Lowrey sold 24 first afternoon, made $5.50. **Write Today. Outfit Free.**
THOMAS MFG. CO., 925 Barney Blk., Dayton, O.

Brenau College and Conservatory

GAINESVILLE, GA.—35 teachers; 23 buildings including sorority house. 60 pianos. 2 pipe organs. Gymnasium and athletic field; campus of 75 acres. Ideal climate. Summer School June 24th. Chautauqua July 4th to 31st. Special courses for music teachers. Address Post Office Box 113 for Catalogue.

Print Your Own

Cards, checkers, book, newspaper. Press $5. Larger $18. Save money. Print for others, big profit. All easy, rules sent. Write factory for press catalog, type, paper, etc.
THE PRESS CO., Meriden, Connecticut

NUSTRAW HAT CLEANER GLOSSNER STIFFNER 10c

Nustraw makes your old straw new. 3 packages 25c; mailed on receipt of price. We sharpen safety razor blades like new, 25c. a dozen. Your own blades back. Ref.: Franklin Trust Co., Phila.
CLEANO CO., 14 S. Broad Street, Philadelphia, Pa.

"For a long time. I've been ashamed of it. It's—it's the alcohol in it that I like, isn't it? I never thought of it in that way till now."

Kathleen, on her knees by the bedside, was crying silently. The girl slipped from her arms, turned over and, lying on her back, stared upward through the darkness.

So this was the secret reason that, unsuspected, had long been stirring her to instinctive uneasiness, which had made her half ashamed, half impatient with this silly habit which already inconvenienced her. Yet even now she could not feel any real alarm; she could not understand that the fangs of a habit can poison when plucked out. Of course, there was now only one thing to do—keep aloof from everything. That would be easy. The tingling warmth of the perfume was certainly agreeable, but she must not risk even such a silly indulgence as that. Really, it was a very simple matter. She sat up, supporting her weight on one arm.

"Kathleen, darling," she whispered, bending forward and drawing the elder woman up on to the bed, "you mustn't be frightened about me. I've learned some things I didn't know. Do you think —Duane ——"

In the darkness the blood scorched her face, the humiliation almost crushed her. But she went on: "Do you think Duane suspects that—that ——"

"I don't think Duane suspects anything," said Kathleen, striving to steady her voice. "You came in here as soon as you felt—ill, didn't you?"

"I—yes ——"

She could say no more. How she came to be on her bed in her own room she could not remember. It seemed to her as though she had fallen asleep on the lounge. Somehow, after Duane had gone, she must have waked and gone to her own room. But she could not recollect doing it.

Now she realized that she was tired, wretched, feverish. She suffered Kathleen to undress her, comb her hair and bathe her.

When, at length, she lay between the cool sheets, silent, limp, heavy-lidded, Kathleen turned out the electric lights and lighted the candle.

"Dear," she said, trying to speak cheerfully, "do you know what your brother has done?"

"What?" asked Geraldine drowsily.

"He has bought Roya-Neh, if you please, and he invites you to draw a check for half of it and to move there next week. As for me, I was furious with him. What do you think?"

Her voice softened to a whisper; she bent over the girl, looking closely at the closed lids. Under them a faint bluish tint faded into the whiteness of the cheek.

"Darling, darling!" whispered Kathleen, bending closer over the sleeping girl, "I love you so—I love you so!" And even as she said it, between the sleeper's features and her own floated the vision of Scott's youthfully-earnest face, and she straightened suddenly to her full height and laid her hand on her breast in consternation. Under the fingers' soft pressure her heart beat faster, again with new dismay. This incredible sensation was stealing upon her, threatening her with a transformation into something real, something definite, something not to be stifled or ignored.

She extinguished the candle; as she made her way out of the darkness, arms extended, far away somewhere in the house she heard a door open and shut and she bent over the balustrade to listen.

"Is that you, Scott?" she called softly.

"Yes; Duane and I did some billiards at the club." He looked up at her, the same slight pucker between his brows, boyishly slender in his evening dress. "You're not going to bed at once, are you, Kathleen, dear?"

"Yes, I am," she said briefly, backing into her own room, but holding the door ajar so that she could look out at him.

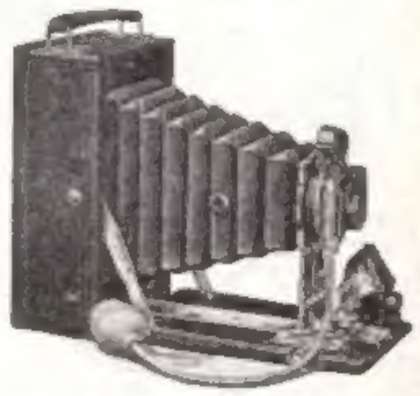
"Oh, come out and talk to a fellow," he urged; "I'm quite excited about this Roya-Neh business ——"

"You're a perfect wretch, Scott. I don't want to talk about your unholy extravagance."

The boy laughed and stood at ease, looking at the pretty face partly disclosed between door and wall with darkness for a velvety background.

"Just come out into the library while I smoke one cigarette," he began in his wheedling way. "I'm dying to talk to you about the game-preserve ——"

FILMPLATE PREMO



A camera of the highest efficiency, taking plates or daylight loading films with equal facility.

Permits ground glass focusing with either, and yet is as light and compact as exclusively film cameras that have no ground glass.

Fitted with automatic shutter and a splendid lens. Has rack and pinion focusing attachment.

Easy to load; easy to operate. Development by the tank method with either films or plates.

3¼ x 4¼, $24.00; 3¼ x 5½, $26.50; 4 x 5 $26.50; 5 x 7, $35.00.

Catalogue of this and fifty styles and sizes of Premos at the dealer's or mailed free on request.

IMPORTANT—In writing, please be sure to specify PREMO catalogue.

ROCHESTER OPTICAL DIVISION, Eastman Kodak Co., Rochester, N. Y.

An Education Without Cash

THE SATURDAY EVENING POST offers a full course, all expenses paid, in any college, conservatory or business school in the country in return for a little work done in leisure hours. You select the school—we pay the bills. If you are interested, send a line addressed to

THE CURTIS PUBLISHING COMPANY
PHILADELPHIA

—Why Between the Acts Little Cigars are the favorite.

The big cigar looks like more tobacco—but it is *not* more. At 15c the big cigar *sounds like* better tobacco. It is *not.*

Packed in a neat, convenient metal box

These 10 Between the Acts Little Cigars have the same amount—same weight—same *quality* of tobacco as the big cigar. The 10 little cigars cost 10c. The one big cigar costs 15c. If it cost only 10c the big cigar would not be *as good* a smoke as the little cigars.

It's time for you to put aside what you have guessed about it. Thousands of professional men and business men—at work or at leisure—have proved to their own satisfaction that Between the Acts Little Cigar is the better smoke. Isn't it time for *you* to find out whether the smoke you're smoking now is really better than the smoke these other men prefer? For your own good make the comparison. *Today*, get one box of Between the Acts from your dealer, or *send us the coupon.*

Dept. L. C., The American Tobacco Company, 111 Fifth Ave., New York

COUPON

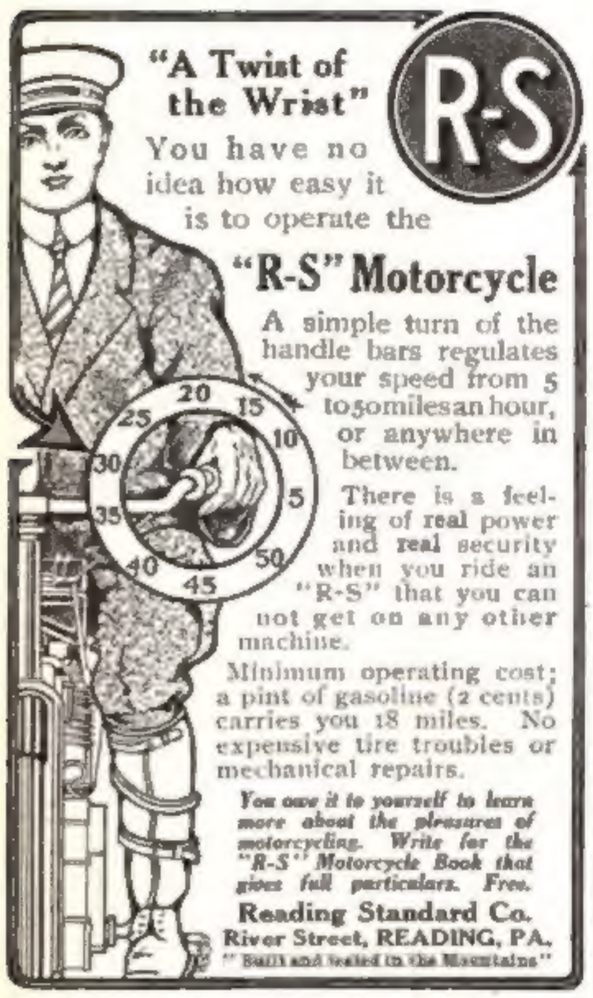
Name_____

Address_____

In order to make you acquainted with this best of all short smokes, we will mail anywhere in the United States a complimentary box (the regular 10c size). Send only 4c in stamps, to partially cover cost of mailing, to Dept. L. C., The American Tobacco Co., 111 Fifth Ave., New York.

Ten Free For the Coupon and 4c to partially cover cost of mailing.

All tobacco—No paper—*Not a cigarette.*



"A Twist of the Wrist"

R-S

You have no idea how easy it is to operate the

"R-S" Motorcycle

A simple turn of the handle bars regulates your speed from 5 to 50 miles an hour, or anywhere in between.

There is a feeling of real power and real security when you ride an "R-S" that you can not get on any other machine.

Minimum operating cost; a pint of gasoline (2 cents) carries you 18 miles. No expensive tire troubles or mechanical repairs.

You owe it to yourself to learn more about the pleasures of motorcycling. Write for the "R-S" Motorcycle Book that gives full particulars. Free.

Reading Standard Co.
River Street, READING, PA.
"Built and tested in the Mountains"

5% INTEREST

Paid on Time Certificates of Deposit.

Write for Information

First National Bank
Billings, Montana
Organized 1883

Helps for Camera Users

Seneca Exposure Meter enables the amateur to accurately time his exposures and obtain good results for all kinds of subjects in all kinds of weather. Easy to use. **Price 35c.**

Photographer's Manual. Anyone, by simply following instructions, can quickly become proficient in all branches of photography. Absolutely the best book on the subject. Over 350,000 copies sold. **Price 25c.** We will send

Both for 25c

just to introduce our latest catalog with handsome Indian Baby Poster Covers in colors, suitable for framing, to camera users everywhere. Send now.

SENECA CAMERA MFG. CO.,
Rochester, N.Y.

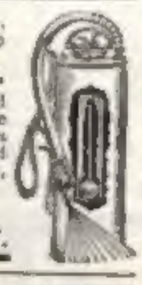
Genuine Panama Hats $1.00
Rare Bargain in Genuine Panama Straw Hats

Made possible only by our importing them from South America and selling direct to the user. These hats are warranted **Genuine all Hand-woven,** unblocked, and can be worn in that condition by Gentlemen, Ladies, Girls and Boys or can be blocked by purchaser in any shape or style. These Panama Hats are just as serviceable and will wear as long as a **$10.00 Panama Hat.** The difference is solely in the fineness of weave, these Hats being a little coarser weave than the more expensive kind.

Assorted sizes. Weight about 2 oz. each. Sent postpaid, securely packed, on receipt of **$1.00.** Satisfaction guaranteed. Order today. Supply limited.
PANAMA HAT CO., 181A William St., New York City

SPRAY Your Fruits, Crops, Poultry Houses, and do whitewashing with The **Auto-Spray.**

Factory price and guaranteed to satisfy. Fitted with Auto-Pop Nozzle does the work of three ordinary sprayers. Used by Experiment Stations and 300,000 others. We make many styles and sizes. Spraying Guide Free. Write for book, prices and Agency Offer.



THE E. C. BROWN CO.
22 Jay Street, Rochester, N. Y.

GENUINE NAVAJO Ruby FREE

To introduce our beautiful genuine Gems, sold direct from mine to customer at ½ to ⅓ jewelers' prices, we will send **free** a genuine Navajo Ruby, uncut, and our beautiful 36 page Art Catalogue showing Gems in actual colors and sizes. Don't miss this unusual offer. Send today.

Francis E. Lester Co., Dept. B-73, Mesilla Park, N. M.

"I can't; I'm not attired for a tête-à-tête with anything except my pillow."

"Then put on one of those fetching affairs you wear sometimes ——"

"Oh, Scott, you are a nuisance!"

When, a few moments later, she came into the library in a delicate, shimmering thing and little slippers of the same elusive tint Scott jumped up and dragged a big chair forward.

"You certainly are stunning, Kathleen," he said frankly; "you look twenty, with all the charm of thirty. Sit here: I've a map of the Roya-Neh forest to show you."

He drew up a chair for himself, lifted a big map from the table and, unrolling it, laid it across her knees. Then he began talking enthusiastically about lake and stream and mountain, and about wild boar and deer and keepers and lodges; and she bent her pretty head over the map, following his moving pencil with her eyes, sometimes asking a question, sometimes tracing a road with her own delicate finger.

Once or twice it happened that their hands touched *en passant;* and at the light contact she was vaguely aware that somewhere, deep within her, the same faint dismay awoke; that in her, buried in depths unsuspected, something incredible existed, stirred, threatened.

"Scott, dear," she said quietly, "I am glad you are happy over Roya-Neh forest, but it *was* too expensive, and it troubles me; so I'm going to sleep to dream over it."

"You sweet little goose!" laughed the boy impulsively, passing his arm around her. He had done it so often to this nurse and mother.

They both rose abruptly; the map dropped; his arm fell away from her.

He gazed at her flushed face rather stupidly, not realizing yet that the mother and nurse and elder sister had vanished like a tinted bubble in that strange instant —that Kathleen was gone—that in her calm, sweet, familiar guise stood a woman —a stranger, exquisite, youthful, with troubled violet eyes and vivid lips, looking at him as though for the first time she had met his gaze across the world.

She recovered her composure instantly.

"I'm sorry, Scott, but I'm too sleepy to talk any more. Besides, Geraldine isn't very well, and I'm going to doze with one eye open. Good-night, dear."

"Good-night," said the boy vacantly, not offering the dutiful embrace to which he and she had so long and so lightly been accustomed.

(TO BE CONTINUED)

THE POLICY OF THE HOUSE

(Concluded from Page 9)

a policy which protected the company against the possibility of pedestrians slipping upon it and cutting themselves by smashing a plate-glass window. The same mania sometimes manifests itself in a love for policies against bad debts and other reasonable chances and mischances which a healthy business man ought to take for his own good.

As a safeguard against costly interruption after physical disaster, the first thing of all is to have trustworthy fireproof safes or vaults, and to keep in them the data needed to rebuild the business if it were destroyed.

Several years ago a publishing plant, housed in an old building, burned out completely, and with the exception of books and a duplicate mailing-list of subscribers to its periodicals, kept at a bank vault, everything was lost, including manuscripts and drawings that might easily have been kept in a fireproof safe, and the money loss in which would have almost paid for a burglar-proof vault.

Almost the same week a locomotive works suffered a half-million-dollar fire loss, but the organization, laid out with such disaster in view, was such that, before the ruins cooled, the superintendent had distributed his people about unburned departments and in adjoining structures of various kinds. Machines were hurried in and set between other machines. Soon work was going ahead again on pressing orders. That plant was under a general who had arranged his definite plan of retreat in case the enemy thrashed him.

Editor's Note—This is the last of four articles by Mr. Collins upon The Policy of the House.

Won't You Try a Full Size Tube of Zodenta at My Expense?

I want to *prove* that Zodenta is a real *tooth preservative* as well as the most delightful dentifrice you can find. I am willing to give you a full size tube free because I know after you have used it you will never be persuaded to use any other dentifrice.

In form Zodenta is not a powder to be wasted and spilt over everything — to be an annoyance to the clean housewife.

It is a paste or cream — economical and clean — without any defects.

For Zodenta is not dirty or dark in color, but is brilliantly white.

Zodenta does not petrify in its tube, but remains moist and pliable.

Zodenta does not disintegrate into a number of separate ingredients, such as water, chalk, wintergreen, oil, etc., but always remains the same, an inseparable, definite entity.

Zodenta does not scratch the teeth because of some cellulose or woody ingredient, for there are none such in Zodenta.

Zodenta is made as no other tooth cream or paste is made.

The ingredients of Zodenta are ground or milled until they can easily sift through silk.

I mix these ingredients together, then form the true inseparable combination in retorts under a temperature of from 350 to 400 degrees Fahrenheit.

Its texture is fairly like satin.

Whether under the burning sun of the Sahara or in the cold of Siberia — the soft, moist, pliable texture of Zodenta will remain always the same.

All I ask you to do is to sign the coupon below, take it to your druggist and tell him that if you are pleased with Zodenta you will buy the next tube from him.

Cut out and fill in the coupon *now* and take to the drug store the first time you go out.

Frederick F. Ingram,
President of the F. F. Ingram Company, Detroit, Michigan, and Windsor, Canada
Manufacturers of Milkweed Cream.

S. E. P.

To Any Druggist:
Please give the bearer of this coupon, when properly signed, one full size tube of Zodenta. Mail all coupons to us and we will replace the stock.

F. F. Ingram Co., Detroit, Mich.

I have received one tube of Zodenta (for the teeth)

(Sign here) _____

(Name) _____

(Address) _____

COLUMBIA

Columbia Double-Disc Records at 65c.

are rapidly displacing all the single-sided records on the market. Although they reach their highest perfection played on a Columbia Graphophone, yet they fit any machine and improve it. They have an absolutely perfect surface and unequaled tone qualities. We guarantee you a better record on each side of the Columbia Double-Disc than you ever bought before at any price under any name. And we are entirely willing to stake our every chance of your future patronage on the way it bears out our guaranty that it will unfailingly outwear any other record. Ask your dealer, or send 65c for sample. Catalogue free.

10 inch 65 cents. 12 inch $1.00. Symphony Series $1, $1.50 and $2.50. Fonotipia Double-Disc Grand Opera Records, $2.50 and $3.50.

Copyright by Mishkin
CONSTANTINO sings exclusively for the Columbia

Columbia Phonograph Company, Gen'l,
Dept. A 7, Tribune Building, New York
Manufacturers of Disc and Cylinder Graphophones
Double-Disc and Indestructible Cylinder Records
Dealers in all principal cities
Headquarters for Canada — 40 Melinda Street, Toronto, Ont.
DEALERS WANTED — Exclusive selling rights given where we are not properly represented.

Spending Money Getting Low?

WITH the summer holidays half over and spending money getting low, most young people are commencing to think about replenishing empty purses. If you are among the number THE SATURDAY EVENING POST has the remedy all ready for you.

Thousands of young folks are this summer turning what would otherwise be idle hours into bright, shining dollars. A good proportion of them will continue the work in the fall and you can join them if you wish to do so. The best of it is, that it doesn't interfere with other work or household duties. You can devote just as much or as little time to it as you wish.

To any person we will pay a liberal weekly salary and an extra cash commission for looking after our renewals and for introducing THE SATURDAY EVENING POST and THE LADIES' HOME JOURNAL to new readers.

There is not one cent of expense to you. Your only investment is the whole or a part of your time. No expense is necessary and you can be just as successful as all the others have been. A line of inquiry will bring everything necessary for trying the experiment now.

Circulation Bureau

The Curtis Publishing Company, Philadelphia, Pennsylvania

Two Million Dollars *for a* Bakery

That's a big price to pay for a bakery—you could build one for a few hundred—but you couldn't bake eight million Shredded Wheat Biscuit in it every week, and they wouldn't be so pure, clean and wholesome as the Biscuit that are baked in our two million dollar sunlit bakery.

There are wheat foods and wheat foods, but only one

Shredded Wheat

food. It is made by The Shredded Wheat Company at Niagara Falls in the cleanest, most hygienic food factory in the world. If it isn't made by The Shredded Wheat Company, it isn't Shredded Wheat. It is the whole wheat made digestible by steam-cooking, shredding and baking.

Start the day right by eating Shredded Wheat, an ideal food. Contains more nutriment than meat or eggs, is more easily digested and costs much less. Not a mushy porridge, but a breakfast biscuit. Crisp, nourishing and appetizing.

Two Shredded Wheat Biscuits (heated in the oven to restore crispness) eaten with hot milk and a little cream and a little salt to suit the taste will supply all the energy needed for a half day's work. A little fruit goes nicely with it and adds to its wholesomeness and its nutritive value.

THE ONLY BREAKFAST FOOD MADE IN BISCUIT FORM

THE SHREDDED WHEAT COMPANY, Niagara Falls, N. Y.